

SPOTLIGHT

NOVEMBER 2023



Globe Life

American Income/
National Income Division

**TOP PRODUCERS
COUNCIL**

2023

THE FACE OF OPPORTUNITY UNLIMITED



Steve Greer
Chief Executive Officer
American Income/
National Income Division

Throughout my years with AIL/NIL, I have witnessed many people rise up through the ranks and realize incredible careers. I have seen the results of hard work and a great attitude, and I have seen so many people benefit from our Opportunity Unlimited. I want to take a moment to honor Susan Fuldauer and Fred Hadayia who are both retiring from our Company this year. They have had amazing careers at AIL/NIL, and I thank them wholeheartedly for their extraordinary work. They have made their mark in this Company and have aided and inspired others along the way. When we think about leaving a legacy, they have set the bar.

Fred Hadayia's career in particular stands out to me because I trained him myself.

What Fred achieved during his tenure here is far beyond anything I could have hoped for him or imparted on him. To say Fred had a successful career here doesn't do him justice. From the onset, he hit the ground running and never looked back. He advanced consistently. He was on the Executive Council five times. But while his professional accomplishments are all impressive, what made Fred truly exceptional was his commitment to *others'* success. In fact, his influence on and support of others is what he is best known for.

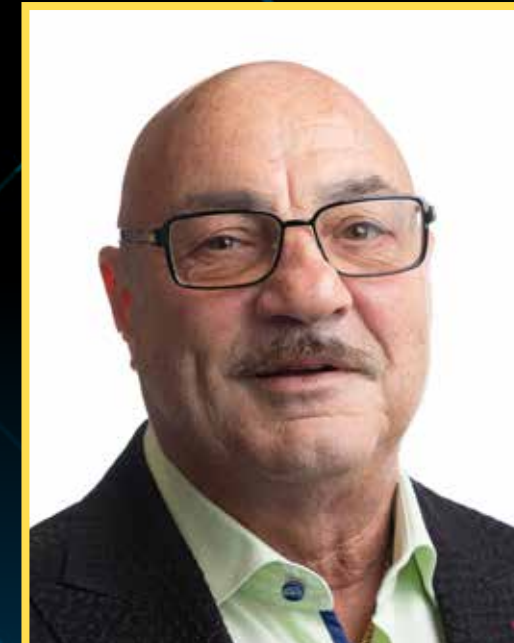
Fred's wife Brenda is the one who encouraged him to join the Company in the first place, and it was her original foresight and continued support over the years that allowed Fred to soar and to help all the people he did. Brenda has said they took the Company goal – Opportunity Unlimited – and ran with it, and it changed their lives. But more than anything else, Brenda knows what Fred enjoyed the most during his time with AIL/NIL was the opportunity to help other people advance, reach their goals,

and achieve financial freedom. It was what Fred was most proud of, and it truly left a legacy for the ages.

As Fred and Susan begin the next phase of their lives with very well-deserved retirements, we can all remember the amazing impact they've had on this Company and all of its people. We are grateful for their positive influence and for the countless careers they've helped and the people they've inspired. We know their effect will continue to echo throughout every level of AIL/NIL.

Thank you, Fred and Susan, for being such positive and powerful forces to all who crossed your paths. Because of you: we are a better Company, we have helped more working families, and have extended our Opportunity Unlimited to so many more people.

I wish you both the best of luck in all your future endeavors, and all the joy and wonder the next chapter has to offer. 🍀



CONGRATULATIONS, FRED!

Thank you Fred for changing my life forever and teaching me to think bigger and believe in myself! Your belief in me and the way you lived your life was so important to my career. Thanks for being the leader you are! – **Brian Zuzick**

What a man and what a career! I cannot explain how much Fast Freddie's friendship and leadership have impacted my career. Thank you for everything you have done for us. Cheers! – **Stephen Giddens**

One of the GOATS of AIL...smart, caring, gregarious, and a friend to all who crossed his path at AIL. Many blessings to you Fred as you charter new courses. – **James M. Surace**

Fast Freddy you are the king of one-liners that bring more wisdom than a complete book! From top sales rep to top SGA to top Director, you have done it all! Thank you for your service, guidance, and leadership. Congratulations. – **Marcus Smith**

Fred embodies the classic Globe Life AIL success story. All done with hard work and pure class. Fred, you have all our admiration. – **Rick Altig**

I wasn't introduced to Fred until 2019 – right before COVID-19. Though our history was limited, he will go down as one of the most influential people in my life. Because of him, I set out on my journey to join the Home Office team. Not only did he bring me in with open arms, but he also supported and looked after me until I was given the opportunity to become an SGA of California. He coached me through it all and made sure I was mentally prepared with no gain of his own. Anyone who has worked with Fred knows of his character and knows that his wisdom will never be replaced. Fred, thank you so much for your support and guidance through the years! You will be missed, and words will never be able to demonstrate the depth of my gratitude toward you. Love you brother! – **Andrew McQuade**

Fred has been such an inspiration to so many leaders within the Company as to what is possible. He will be missed but his retirement is well deserved. Enjoy! – **Kevin Holtz**

Congratulations Freddy on an amazing career! You are a great leader, mentor, and friend to so many. We are all lucky to have you in our lives. There will only be one Freddy Hadayia! You showed us how to do it and how to do it with style and class! Personally, you have helped me and made a significant impact on my career and my life. Cheers to all the amazing times we have had and to the many more to come. We love you man! – **Tommy Vena**

Fred, thanks for all you've done for the Company. You will be missed! – **Josh West**



ARC.AllLife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

CREATIVE DIRECTOR
Kate Pevnev

PHOTOGRAPHER
Kiran Fernandes

WRITER & COPY EDITOR
Ashlynn Buckner

LEAD DESIGNER
Mikailah Clark

SR. GRAPHIC DESIGNERS
Maggie Hill
Jonathan McGinnis

GRAPHIC DESIGNER
Taylor King

CONTRIBUTORS

Daniel Acton, Robyn Allen, Josh Arias, Alex Canto
Emma Bloomfield, Brynn Caccamo
Karen Curtis, Carrie Eckles, Lana Giebe
Angel Henderson, Johnny Matthies
Muñeca Moody-Yanez, Jessica Nelson
Pat Nevarez, Danielle Pizana, Orlando Rodriguez
Teresa Soto, Christina Speasmaker, Krystal Stagg
Julie Tew, Destiny Tigner, Stephanie Villalvazo
Andrew Wesolick, Rhonda York

Spotlight is published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

HOME OFFICE
254-761-6400

WEBSITES
AILife.com
NILife.com

AILLaptopOnDemand.com
NILICOLaptopOnDemand.com
AILAcademy.com

SOCIAL MEDIA

f **Globe Life AIL NIL Agency**
@ **AILNILAgency**
**AILNILAgency**
x **AILNILAgency**

RECRUITING SUPPORT
AllLife.com/Recruiting



SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NIL is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@AILife.com.



Required Retention Rate

Effective Jan. 1, 2023, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **75.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7-day hold should be uploaded or sent to Home Office by **Thursday 12/21 before 2:00pm Central**. Paper apps excluded from the 7-day hold and PR credits should be sent to Home Office by **Wednesday 12/27**. eApp business excluded from the 7-day hold should be uploaded by **Friday 12/29 before 4:30pm Central** to count for **December** production.

eApp cutoff has been extended to 3:30pm Central every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00pm Central cutoff time.

\$11,435,014

in total BONUSES were paid out this month by AIL/NIL. For more information on the monthly bonuses, turn to **Pages 44-53**.

\$9,826,328

in total September RENEWALS were paid out in October to 6,555 total agents.

Code of Business Conduct & Ethics Globe Life and AIL/NIL are committed to maintaining a business atmosphere and working environment based on honesty, fair dealing and sound business ethics. Please find the Globe Life Code of Business Conduct and Ethics by logging in to the Agency Resource Center at arc.AILife.com or arc.NILife.com and clicking the Code of Business Conduct and Ethics link at the very bottom of the page. This Code of Conduct expresses the standards of integrity and business conduct that all Company directors, officers, employees and independent contractors must uphold and follow. The Code is provided to help you understand what the Company expects of you and should be read carefully.

Access **SPOTLIGHT DIGITAL** from the main page of the ARC.



See your SGA or manager if you need assistance.

***Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2024 Awards Presentation are: the Top SGA per category for Categories I-XIV will be recognized on highest percentage of Net ALP Growth. The top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2024 Convention Qualifications online at ARC.AllLife.com or ARC.NILife.com. **Check your production! If there is an asterisk by your position, you could be on your way to Waikiki Beach in Honolulu, Hawaii. The convention will be held May 1-4, 2024.**



LOOK FOR ME!

INTEGRITY COMMITMENT SERVICE



Susan Fuldauer

Division Vice President
Public Relations

In a speech to the SGA body and PR leadership team, Steve Greer once said, "Be a part of something bigger than yourself."

I believe this is such a profound statement and as I look back on my 38-year career with AIL. There are no truer words defining the opportunity we have through our work at every level with this amazing Company. With integrity, commitment, and service, we are privileged to meet working people where they are and help create a pathway to a more financially secure future for their families. Powerful stuff.

Before joining AIL in 1985, I was an activist working in unity with migrant farm workers in Indiana and Iowa through the Migrant Action Head Start programs. The mission was to help

create a better life for these workers and their children, many of which were in the fields side-by-side with their parents and grandparents, living in unimaginable conditions, just trying to feed their families and create hope for a better future for their children. I felt a part of something bigger than myself with that work. Little did I know that just a few short years later, I'd find myself again being part of something bigger than myself – AIL.

Finding space to continue serving working families through AIL has been a reward beyond measure for me and my family. The irony of working with the United Farm Workers President through our AIL Labor Advisory Board (LAB) is not lost of me. Recognizing the leadership of most of the labor leaders in the U.S. through the LAB and having had the privilege to work with labor in Canada and the New Zealand labor leaders with Steve Friedlander's organization has been extraordinary. It is through commitment, service, and integrity that we have the opportunity to be in a unique position to work alongside leaders of the workers' movement in all three countries where we write policies.

We've come a long way from my start in 1985, and we are still far from really knowing just how big our impact is and will be for working families. But what I know for sure is the journey with our Company and the impact we have on working families is huge. The daily grind we face is nothing compared to the daily grind workers face on the factory floors, or as servers, nurses, teachers, writers, construction workers, and migrant workers in the tomato, strawberry, and grape fields. Standing together with workers is who we are and what we've always been encouraged to do with integrity, commitment, (com)passion and service.

Yes, we are a part of something greater than ourselves and it's been an honor to have worked with our founder Bernard Rapoport, Roger Smith, our visionary CEO Steve Greer, our President David Zophin, and with so many outstanding individuals who aren't afraid to dream of something bigger than where we are today. The power of our work and the lives impacted will stay with me long after my last day with AIL. I'm forever grateful and humbled to be a part of something so much greater than ourselves. 🙏

ANNIVERSARIES

41 YEARS OF SERVICE

Josh Chalom, SGA
Jim Surace, SGA

40 YEARS OF SERVICE

Cindy Furer, SGA

37 YEARS OF SERVICE

Irene Rurycz, PR

35 YEARS OF SERVICE

Erik Graham, AGT

32 YEARS OF SERVICE

Rona Pileggi Spano, PR

30 YEARS OF SERVICE

Robin Andrade, PR

Chris La Fond, RGA

29 YEARS OF SERVICE

Laurie Gruber, PR

24 YEARS OF SERVICE

Mark Gagliardi, PR

22 YEARS OF SERVICE

Billy Sauers, PR

JT Tasker, PR

20 YEARS OF SERVICE

Eric LaBossiere, AGT

Mike Sukhbaatar, AGT

18 YEARS OF SERVICE

Sabrina Lloyd, SGA

16 YEARS OF SERVICE

Kevin Holtz, SGA

Karen Sessing, AGT

Amy Shui, AGT

15 YEARS OF SERVICE

Justin Adams, RGA

Dee Hettinger, PR

Lacy Martin, PR

Lleison Martinez, AGT

Eddie Pourjalali, AGT

Bruce Viaje, RGA

14 YEARS OF SERVICE

Yemi Akinade, SGA

Jose Rubio, AGT

Patrena Smith, PR

13 YEARS OF SERVICE

Brian Jerome, RGA

Marc Salvaggi, SGA

12 YEARS OF SERVICE

Michael Gerstein, RGA

Hakan Ozalpaskan, AGT

Hector Sartori, AGT

11 YEARS OF SERVICE

Jorge Alvarez, AGT

Christopher Botelho, RGA

Nickoy Hyilton, AGT

Julia Loboda, AGT

Michael Musso, SGA

Michael Russo, MGA

Patricia Santamarina, RGA

Brian Zuzick, SGA

10 YEARS OF SERVICE

Mickey Adkins, MGA

Armando Aiello, MGA

Andrew Chambers, RGA

Alipate Makau, AGT

Anna Midowicz, AGT

Laurekins Pardovani, GA

Constance Tuiteleapaga, GA

9 YEARS OF SERVICE

William Barker, MGA

Jesse Benwell, RGA

Christopher Bungay, RGA

Ryan Locke, AGT

Jesus M Parra, RGA

Jeremy Rivers, SGA

James Sherwood, AGT

Felicia Steele, MGA

Sean Walsh, AGT

8 YEARS OF SERVICE

Hazem Aboueldahab, AGT

Yihsin Huang, AGT

Ashley Johnston, RGA

Zachery Kertulis, RGA

Penelope King, AGT

Mayra Robles, RGA

Nadira Singh-Moon, AGT

7 YEARS OF SERVICE

Veronica Coval, RGA

John Curry, MGA

Jonathan Da-Al, MGA

Janelle Dutra, RGA

Tanner Duy, RGA

Hemerson Gonzalez, RGA

Anthony Greco, MGA

Stephen Jubrey, AGT

Dylan Murphy, GA

Aaron Patt, GA

6 YEARS OF SERVICE

Keeland Bryant, MGA

Nakita Fortin, AGT

Walter Henderson, GA

Darian Hester, AGT

Nicholas A Jones, AGT

Tahis Quintero Bonilla, RGA

Sonia Silva, MGA

Jose Venegas, MGA

5 YEARS OF SERVICE

Mama Atetu, AGT

4 YEARS OF SERVICE

Kristopher Bour, AGT

Joshua Egyud, SA

Karen Faagai, SA

Scott Galliford, SA

Jake Gelb, RGA

Johny Gerges, MGA

Christopher Larsen, RGA

Lawrence Smith, GA

Debbie-Ann Whitehorse, MGA

3 YEARS OF SERVICE

Adel Al Choufi Naim, SGA

Marco Alvarado, AGT

Jacob Carter, MGA

John Crespino, MGA

Andre Crump, AGT

Kevin Gillum, RGA

Dylan Jackson, RGA

Laura Knopf, AGT

Lindsay McClelland, PR

Pamela Oleary, GA

Antonio Ordenez, MGA

Anizabeth Parra Gonzalez, RGA

Ashley Pitts, AGT

George Ray, GA

Adianeza Rodriguez, SGA

Amalia Rodriguez De Nava, GA

Paul Rumbuc, MGA

Roberto Samano Diaz, MGA

Sean Taylor, SGA

Vivian Trinh, RGA

Kyle VanBibber, RGA

3 YEARS OF SERVICE

Christina Ande, GA

Kelechi Anele, MGA

David Asbra, GA

Isaiah Banks, RGA

Kelly Betancourt, GA

Nicolas Busch, AGT

Hannah Chou, SA

Brandon Collazo, SA

Jenny Curriel, SA

Roxana Duarte Castillo, GA

Rachael Fleming, MGA

Ashley Gamache, GA

Alexander Gross, SGA

Judith Hernandez, SA

Margarita Hickman, GA

Kushtrim Jakupi, MGA

Kayla Kuhn, AGT

Bridget Loose, SA

Thomas Lytle, GA

Kacey Morgan, GA

Ryan Parrish, GA

Sharon Potter, AGT

Aldo Ramirez Marinelli, MGA

Moise Sahakian, GA

Enri Sako, GA

Michaelyn Segura, AGT

Joshua Shoosmith, GA

Linette Silverthorn, AGT

Taryn Spooner, MGA

Angel Valdez, AGT

Steven Weber, MGA

2 YEARS OF SERVICE

Sanad Altal, GA

Daniel Arnold, SA

Andrea Arturo, SA

Marino Benevides, SA

Brandon Bennett, MGA

Michael Blair, AGT

Meghan Branch, AGT

Conredge Collins, SA

Samuel Crock, GA

Jeffery Deputy, SA

Karla Estrada, GA

Colby Fox, AGT

Magdalena Garneau, MGA

Lashundra George, SA

Rebe Haefler, AGT

Christina Hamilton, AGT

Shelby Hill, AGT

Mark Irving, AGT

Tiffany James, AGT

Jessica Kinney, AGT

Shiva Latify, MGA

Sebrina Lazeo, SA

Whitney Leung, GA

Nathaniel Magda, GA

Kais Mbuyi, GA

Janay Moore, SA

Douglas Mosher, AGT

Raheem Nubani, SA

Evan Pinkerton, AGT

Patricia Rawls, AGT

Laci Reagan, AGT

Heccy Rivas, GA

Daniel Rock, MGA

Shawn Roth, GA

George Shafer, SA

Endri Shkambi, SA

Richard Smalls, GA

Nicholas D Smith, AGT

Michael Snow, AGT

Josie Thomas, AGT

Fran Tinaj, SA

Amarachi Ukwu, AGT

Anna Vinogradova, SA

Tucker Vouga, SA

Caitlin Zarnowicz, AGT

1 YEAR OF SERVICE

Brent Allen, AGT

Elaha Ansari, AGT

Diane Anutooshkin, AGT

Yovanni Arvelay, AGT

Martha Asbell, GA

Beverly Axtell, AGT

Usman Ayaz, SA

Luis Balza Landaeta, AGT

Jocelyn Bazemore, SA

Robert Bell, AGT

Morgan Blackford, AGT

Matthew Blazo, AGT

Isabel Bolanos, SA

Julian Bolden, SA

Adam Brock, AGT

Crystal Brock, AGT

Sarah Brussee, AGT

Teresa Buhman, AGT

Roy Burns, SA

Muhammad Butt, SA

Justin Calhoun, AGT

Hortencia Leal, SA

Ravneet Chana, SA

Michael Chapman, SA

Pallavi Chitrapu, AGT

Justin Coe, SA

Rocsina Concepcion Lopez, GA

Dana Cortez, SA

Tarrance Hankins, GA

Amber Crow, AGT

Dylan Dagley, GA

Stephany DeLosh, SA

Joann Dewitt, AGT

Sean Dillon, GA

Clayton Dostal, AGT

John Duhe, SA

Rebecca Dwight, SA

Aaron Edelman, GA

Ashley Edwards, SA

Haley Elliott, AGT

Meghan Elliott, AGT

Michaela Estabrook, SA

Jeffrey First, SA

Alon Fischer, GA

Jose Flores Paz, GA

Caleb Foster, SA

Samuel Franchini, SA

Jeffrey Frias, SA

Matthew Frias, PR

David Fulfer, GA

Shauntay Furbush, SA

Carla Garcia Betancourt, AGT

Orrin Gatling, AGT

Brandon Geercken, MGA

Maricela Gerardino, SA

Rashel Gonzales, MGA

Alexandra Gonzales-Cooper, PR

Dennis Greene, SA

Geneo Grissom, SA

Tarrance Hankins, GA

Jonathon Hanlin, SA

Melva Harris, AGT

Brittany Holloway, SA

Alexandra Holt, SA

Charista Huecker, AGT

Austyn Hulsey, SA

Mark Hutchin, AGT

Vanessa Jackson, AGT

Jerivonette Jenkins, AGT

Make Tomorrow Better

– UPDATE –



Kissimmee, Florida

Executive Council member Kevin Holtz, in partnership with AIL/NIL, donated \$15,000 to Give Kids The World Village. Give Kids The World Village is a wish-fulfilling storybook retreat for critically ill children and their families. The Village is an 84-acre, nonprofit resort near Central Florida's world-famous theme parks and attractions. Children and their families are treated to weeklong, cost-free, dream vacations, complete with accommodations in the Village's whimsical villas, donated attraction tickets, meals, and much more. Since 1986, Give Kids The World Village has hosted more than 160,000 families from all 50 states and more than 75 countries.



Frisco, Texas

Executive Council member Stephen Giddens, in partnership with AIL/NIL, donated \$10,000 to the National Breast Cancer Foundation (NBCF). The Giddens Organization chose NBCF in support of their coworker Liz who is currently fighting a battle against breast cancer. The NBCF was founded to fill in the gaps of cancer care, ensuring those affected by breast cancer have the access and information they need to get through every step of their breast cancer journey. The Giddens Organization visited NBCF and built "Hope Boxes" which are sent to individuals across the country who have been recently diagnosed with breast cancer.

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jorge Del Rio	3	AO	Liliana Valbuena Soto	2	Zaida Ferrer	Gloria Lewis	2	Beto Quintero
Nelson Erwin Delepiani	3	AO	James Ortega	2	Brett Gryska	Aliz Elvira Ruano	2	Quintero-Vidal
Antonio Chacin	3	Walter Icaza	Yohely Ruiz Medina	2	Walter Icaza	Yanell Peguero O'Neal	2	Joseph Rotolo
Nick Burris	3	Michael Vasu	Liannys Diaz Rodriguez	2	Walter Icaza	Shantell Smith	2	Darcy Schrieber
Nicole LePage	2	AO	Luis Gonzalez Gonzalez	2	Beto Quintero	Jerome Harris	2	S-S-Bendure-Hartwig
Lawrence Pryor	2	Simon Arias	Michelle Linero Canal	2	Beto Quintero	Adan Mata	2	Matthew Turnquist
Desiray Aceves	2	Mark Beckford	Luis Lopez	2	Beto Quintero	Asah James-Bond	2	Michael Vasu
Jennifer Terife Medina	2	Sergio Carta	Cristopher Perozo Valenzuela	2	Beto Quintero			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Morgan Boneberg	4	AO	Michael Schaefer	3	S-S-Bendure-Hartwig	Maria Lugo Rincon	2	Beto Quintero
Solgeis Cardozo Mijares	4	AO	Josiah Talton	3	Michael Vasu	Amalia Rodriguez De Nava	2	Beto Quintero
Tyler McKnight	4	AO	Luis Almaguer	3	Michael Vasu	Roxana Duarte Castillo	2	Beto Quintero
Eleisa Carlino Andrea	4	Beto Quintero	Sean Gillespie	3	Tiffany Wagner	Ana Machado Rodriguez	2	Quintero-Vidal
Ashley Woodyard	4	Michael Vasu	Faez Jbour Al Choufi	2	Adel Al Choufi Naim	Omaira Garces Ramonez	2	Quintero-Vidal
Crystal Mekdarasack	3	AO	Kolin Delija	2	AO	Luissana Atacho Chirinos	2	Jesus Romero
Margarita Hickman	3	AO	Kevin Musai	2	AO	Richard Leveille	2	Joseph Rotolo
Austin Timmons	3	AO	Justin Lowe	2	AO	Talon Trent	2	Joseph Rotolo
Bryon Eddinger	3	AO	Begona Patino-Lopez	2	AO	Zakaria Elgahmi	2	Darcy Schrieber
Samuel Marzula	3	Simon Arias	Mohamed Aljahmi	2	AO	Jamie Beuschel	2	Darcy Schrieber
John Rings	3	Arias-Dlabik	Shayla Williamson	2	AO	Nathan Doyle	2	Albert Serur
Aldry Asencio	3	Zaida Ferrer	Nelson Sucre	2	Sergio Carta	Kian Frost	2	S-S-Bendure-Hartwig
Donya Devore	3	Andre Hawthorne	Sophia Campbell	2	Cohen-Velasquez	Ethan High Swaney	2	S-S-Bendure-Hartwig
Kelly Betancourt	3	Walter Icaza	Adrión Robertson	2	Stephen Giddens	Joshua Butrey	2	S-S-Parks-Salvaggi
Amanda Urdaneta	3	Walter Icaza	Lubraska Iguaro	2	Georgetown Latino Divison	Asante Jackson	2	S-S-Parks-Salvaggi
Betania Maury Cermeno	3	Walter Icaza	Latoya Turner	2	Holtz-Rigney	Dane Nixon	2	S-S-Parks-Salvaggi
Mario Lozoya	3	Sabrina Lloyd	Angel Marquez	2	Walter Icaza	Russel Brooks-Martin	2	Michael Vasu
Normaned Arocha Pendas	3	Beto Quintero	Alejandro Jardon	2	Sabrina Lloyd	Parker Powers	2	Michael Vasu
Cesar Romero Vasquez	3	Beto Quintero	Damaris Trejo	2	Sabrina Lloyd	Matthew Lewis	2	Michael Vasu
Cynthia Vickers	3	Ralston-Ralston	Jason Kelley	2	Andrew McQuade	Eric Martinez	2	Tom Williams

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Taleb Jammoul Hajali	8	Walter Icaza	Rana Shirer	4	Holtz-Rigney	Fernando Coiran	3	Jesus Romero
Astrid Gomez Castrillon	7	AO	Daniel Pacheco	4	Beto Quintero	Sierra Hartwig	3	S-S-Bendure-Hartwig
Caritza Rojas	6	Beto Quintero	Jhanna Valerio Vivas	4	Beto Quintero	Nicholas Chuma	3	S-S-Bendure-Hartwig
Mark Neilson	5	AO	Ashlynn Orng	3	AO	Tyler Teague	3	S-S-Bendure-Hartwig
Jillian Getz	5	AO	Nick Scordos	3	AO	Ian Zollos	3	S-S-Parks-Salvaggi
Jordan Hamrick	5	Matthew Turnquist	Ryan Stenglein	3	AO	Christopher Montoni	3	S-S-Parks-Salvaggi
Andy Batten	5	Michael Vasu	Evelyn Leon-Perez	3	Zaida Ferrer	Adrain Alfred	3	Michael Vasu
Clayton Slaughter	5	Michael Vasu	Jonathan Ballard	3	Brett Gryska	Jonathan Conner	3	Michael Vasu
Andi Iftiu	4	AO	Maria Bonilla Borrego	3	Walter Icaza	Tanner West	3	Michael Vasu
Ashley Rust	4	AO	Daniela Rangel	3	Walter Icaza	Ashley Applon	3	Washington-Washington
Joseph Crivelli	4	Simon Arias	Michael Jang	3	Sabrina Lloyd	Ryne Morozowski	3	Tom Williams
Nicholas Opacian	4	Arias-Dlabik	Zach Otto	3	Sabrina Lloyd			
Carol Fernandez	4	Sergio Carta	Regina Koonce	3	Ralston-Ralston			

RGA

NAME	#	SGA
Daniel Pacheco	12	Beto Quintero

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

OCTOBER COMPANY TOTALS

THE TREND CONTINUES — BEST OCTOBER IN COMPANY HISTORY!

Sales

- **\$39,501,566** Net ALP
- **26.7%** Growth Over October 2022
- **15.97%** YTD Growth

Recruiting

- Agent Count: **11,195**
- New Associates: **1,750**

Public Relations

- **83,814** Leads Generated – 12% Increase Over October 2022
- **431** Groups Signed – 46% Increase Over October 2022
- **819,703** Members Signed – 92% Increase Over October 2022
- **203** Original Groups Signed – 83% Increase Over October 2022

YOU VS YOU

Quality/Reinstatements

- **5,022** Total Policies Conserved — **4,367** Reinstatements — **655** Reopens
- Net to Gross: **88%**
- 13-Month Persistency: **80.72%**
- 4-Month Retention: **80.4%**
- 13-Month Retention: **63%**

Pinnacle RECRUITING CLUB

TOP RECRUITING AGENTS** OCTOBER



Alejandra Larez Morales
11 Recruits
Jesus Romero



Michael Maloney
9 Recruits
Simon Arias



Marshall Weinberg
8 Recruits
Simon Arias



Solgeis Cardozo Mijares
7 Recruits
AO



Hemerson Gonzalez
7 Recruits
AO



Karen Romero
7 Recruits
Jesus Romero

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Alejandra Larez Morales	11	Carol Fernandez	3	Asmery Bracho Bracho	2	Taleb Jammoul Hajali	2	Nicholas Quintana	2
Michael Maloney	9	Daryl Graham	3	Makayla Buchanan	2	John Littleton	2	Fulvia Ramirez	2
Marshall Weinberg	8	Crystal Mekdarasack	3	London Burnett	2	Luis Lopez	2	Otto Rodriguez Charki	2
Solgeis Cardozo Mijares	7	Byron Paz	3	David Carpenter	2	Kaylee Luttrell	2	Ronald Rodriguez Garcia	2
Hemerson Gonzalez	7	Anthony Recker	3	Nicholas Chuma	2	Rayshiaun Mann	2	Miguel Serrano	2
Karen Romero	7	James Renfro	3	Matthew Conrad	2	Ryan Martin	2	Lawrence Smith	2
Deisy Campo	5	Heccy Rivas	3	Zachery Croyle	2	Jeffery May	2	Courtney Somsan	2
Michael McKiernan	5	Iris Saavedra	3	Orel De La Mota	2	Omar Mbodj	2	Kevin Swiatek	2
Zayd Alwawi	4	Nicole Sanders	3	Mavrick Fredericks	2	Jonah Mullins-Wilson	2	Chris Tran	2
Jessica Chang	4	Salvatore Sortino	3	Michael Geyer	2	Daoud Naser	2	Luciano Valero Vidal	2
Jackeline Malave De Briceno	4	Ashley Williams	3	Natalee Graham	2	Carlos Navas	2	Roberto Vasquez Rodriguez	2
Aldo Ramirez Marinelli	4	Ashley Applon	2	Steven Greer	2	Cody Nicholson	2	Massoud Vaziri	2
Michael Scarborough	4	Luissana Atacho Chirinos	2	Corey Helly	2	Torrence Parham	2	Thomas J Vena	2
Kyle VanBibber	4	Omar Billy	2	Nathalia Hernandez	2	Shakresha Parhams	2	Isaac Whiting	2
David Briceno Rodriguez	3	Andrew Bogeas	2	Jessie Holland	2	Cristopher Perozo Valenzuela	2	Kendall Wilson	2
Fernando Coiran	3	Maria Bonilla Borrego	2	Allison Ingraham	2	Marquies Price	2		
Sylwia Faucher	3	Andrew Boston	2	Crystal Jack	2	Lawrence Pryor	2		

TOTAL PINNACLE RECRUITERS: **393** TOTAL PINNACLE RECRUITS: **545**

TOP RECRUITING AGENTS** YTD

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Gomez Castrillon	47	Klyo Vidal	13	Carlos Colina	9	Nicholas Geyer	8	Greg Graham	7
Sierra Hartwig	31	Ashley Applon	12	Kevin Gillum	9	Carrington Hanna	8	Raquel Grays	7
Taleb Jammoul Hajali	29	Maria Bonilla Borrego	12	Andi Iftiu	9	Jessie Holland	8	Asiguy Haugabook	7
Spencer Kozej	25	Connor O'Donnell	12	Katrina Iott	9	Zachary Marshall	8	Troy Henderson	7
Michael McKiernan	25	Jeffery Thiel	12	Carlos Navas	9	Genesis Medina Mendoza	8	Aliya Johansen	7
Carol Fernandez	22	Jhanna Valerio Vivas	12	Arthur Ortega	9	London Nelson	8	Kelly Jones	7
Alejandra Larez Morales	21	Aldo Ramirez Marinelli	11	Marquies Price	9	Daniela Rangel	8	Peter Kwiatkowski	7
Iris Saavedra	19	Daniel Rock	11	Antonio Reyes	9	Manique Sala	8	Conor Markins	7
Salvatore Sortino	19	Michael Scarborough	11	Arturo Romero	9	Cherrish Taylor	8	Jeffery May	7
David Carpenter	17	Kevin Swiatek	11	Gregory Rudolph	9	Luciano Valero Vidal	8	Crystal Mekdarasack	7
Jessica Chang	17	Dillon Zartman	11	Miguel Serrano	9	Marshall Weinberg	8	Shakresha Parhams	7
Nicholas Chuma	17	Zayd Alwawi	10	Clayton Slaughter	9	Josh West	8	Jourdan Powell	7
Michael Denton	15	Jason Bratin	10	Jeffrey A Smith	9	Taulant Bane	7	Adianeza Rodriguez	7
Jenna Grula	15	London Burnett	10	Michele Stewart	9	Brandon Bennett	7	Karen Romero	7
Mike Paragiou	15	Rocsina Concepcion Lopez	10	Jeffrey Tillman	9	Nicholas Beyer	7	Noah Vongunden	7
Fernando Coiran	14	Robin Gonzalez	10	Amanda Urdaneta	9	Bradley Blumenshine	7	David Wang	7
Gabriela Perez	14	Avion Johnson	10	Normaned Arocho Pendas	8	Lindsay Cary	7	Tanner West	7
Corey Helly	13	Michael Maloney	10	Blake Breitzke	8	Matthew Conrad	7	Ian Zollos	7
James Marks	13	Blake McClain	10	Solgeis Cardozo Mijares	8	Willie Cummings	7		
Doris Martinez Garcia	13	Doris Schaefer	10	Calvin Dickherber	8	Carlos De Sousa Cardozo	7		
Chase Miller	13	Tyler Teague	10	Taurean Flournoy	8	Jeffrey Espinal	7		
Jonathan Rindt	13	Eleisa Carlino Andrea	9	Doron Freud	8	Hemerson Gonzalez	7		

TOTAL PINNACLE RECRUITERS: **2,206** TOTAL PINNACLE RECRUITS: **4,877**

▼ By number of Pinnacle Recruits. Top Pinnacle Recruiting Agents listed have at least 2 Pinnacle Recruits.
 ● *Spotlight* will picture the top 5 Pinnacle Recruiting Agents based on number of Pinnacle Recruits. *Spotlight* may picture more or less than 5 in case of a tie.
 ■ The number of YTD Pinnacle Recruits listed for *Spotlight* recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

 Alejandra Larez Morales Jesus Romero 25 Recruits DIAMOND	 Ashley Rust AO 20 Recruits PLATINUM	 Carol Fernandez Sergio Carta 17 Recruits PLATINUM	 Ana Machado Rodriguez Quintero-Vidal 16 Recruits PLATINUM	 Kevin Beaver S-S-Parks-Salvaggi 15 Recruits PLATINUM	 Carlos Colina Beto Quintero 15 Recruits PLATINUM	 Jeffery May S-S-Parks-Salvaggi 15 Recruits PLATINUM	 Ervin Metaj AO 15 Recruits PLATINUM	 Aldo Ramirez Marinelli Quintero-Vidal 15 Recruits PLATINUM	 Clayton Slaughter Michael Vasu 15 Recruits PLATINUM	 Rocsinia Concepcion Lopez Walter Icaza 11 Recruits GOLD	 Calvin Dickherber S-S-Parks-Salvaggi 11 Recruits GOLD	 Sylwia Faucher Philip Prata 11 Recruits GOLD	 Carlos Navas Quintero-Vidal 11 Recruits GOLD
 Lawrence Smith Washington-Washington 11 Recruits GOLD	 Nelson Sucre Sergio Carta 11 Recruits GOLD	 Kevin Swiatek Arias-Dlabik 11 Recruits GOLD	 Adem Abdula Giglione-Ackerman 10 Recruits GOLD	 Enoch Baiden-Nimene Giglione-Ackerman 10 Recruits GOLD	 Eleisa Carlino Andrea Beto Quintero 10 Recruits GOLD	 Chris Densham AO 10 Recruits GOLD	 Alexander Gross Alexander Gross 10 Recruits GOLD	 Michael Maloney Simon Arias 10 Recruits GOLD	 Montana McDonald Simon Arias 10 Recruits GOLD	 Antonio Reyes Albert Serur 10 Recruits GOLD	 Jessica Specht Brett Gryska 10 Recruits GOLD	 Crystal Mekdarasack AO 7 Recruits SILVER	 Slavita Hut John Young 6 Recruits SILVER
 Jovanie Scarlett Weatherspoon-Harris 6 Recruits SILVER	 Corey Bode Philip Prata 5 Recruits SILVER	 Asmery Bracho Bracho Adel Al Choufi Naim 5 Recruits SILVER	 Panaris Bregu AO 5 Recruits SILVER	 Rachel Brown Rachel Brown 5 Recruits SILVER	 Zayd Burns Weatherspoon-Harris 5 Recruits SILVER	 Pablo Castro Gaulet Sergio Carta 5 Recruits SILVER	 Zakaria Elgahmi Darcy Schrieber 5 Recruits SILVER	 Kian Frost S-S-Bendure-Hartwig 5 Recruits SILVER	 Carla Garcia Betancourt Quintero-Vidal 5 Recruits SILVER	 Magdalena Garneau AO 5 Recruits SILVER	 Bradley Harrell John Young 5 Recruits SILVER		
 Jessie Holland AO 5 Recruits SILVER	 Adam Kidikas Josh West 5 Recruits SILVER	 Angel C Marquez Walter Icaza 5 Recruits SILVER	 Felix Moran Romero Zaida Ferrer 5 Recruits SILVER	 Daoud Naser S-S-Parks-Salvaggi 5 Recruits SILVER	 Alex Paguio AO 5 Recruits SILVER	 Joseph Pizzoferrato Albert Serur 5 Recruits SILVER	 Michael Ribovich S-S-Parks-Salvaggi 5 Recruits SILVER	 Michael Scarborough Simon Arias 5 Recruits SILVER	 Angel Yguaro Georgetown Latino Division 5 Recruits SILVER				

*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.



**COGITO,
ERGO SUM!**
I THINK, THEREFORE I AM!



Domenico Bertini

Division Executive Vice President
American Income/
National Income Division

We spend a lot of time with our heads down looking at our smartphones or tablets trying to find something that will change who we are and what we are about. I believe the world out there is conspiring to get us distracted from our path to success. How much time do we really spend identifying the causes for the effects in our lives? Do we think about why we are where we are and what we could do differently to get better results?

On a scale of 1 to 10, how much do you think you are in control of your life? Action, decisions, setting goals and

striving to achieve those goals are all activities that will help you take control of your life and eliminate distractions.

While I am not opposed to recreation or even being absolutely lazy once in a while, I also believe to better your life you need to stop wasting too much time and start focusing on activities concerning your life. An easy way to do this is to copy the attributes, values, and qualities of people you admire most, and start practicing the art of incorporating those in your personality.

Think about experiences that gave you the best feeling of self-esteem and how you can create more of them. You really have to like yourself to be successful in life. People see you on the outside the same way you see yourself on the inside.

It is understandable that sometimes fear will play a fierce opponent in our

path to success, but think of this: How would you behave if you had no fear at all? What would you do if you knew you could not fail? And why not do it anyway, even if you risk failing? In life as in business, success is achieved by the number of times you get up and do it again, and not by the number of times you fall down and quit.

So here it is. Start today. Do what you must to feed your mind with the thoughts, words, people, pictures, and qualities that are most consistent with the best person you can be and want to be. But most of all, write down the most important goal you want to achieve and go after it. Think about your past, mold your present with those thoughts, and plan the future with your changes. Turn off those electronic devices, as this Company is about to do numbers we have never thought possible.

Think, therefore you will be! ®



TOP PRODUCERS COUNCIL

AIL/NIL TOP PRODUCERS COUNCIL 2023

The **AIL/NIL Top Producers Council** is an elite group of rookie and veteran agents who serve in an advisory capacity to Home Office management on matters that directly affect the future of the Company.



Brandon Bennett
Simon Arias



Javier Diaz
Henderson-Locker



Abraham Mogilevsky
Jamison Weatherspoon



Damaris Trejo
Sabrina Lloyd



Carmen Arroyo
Theodore Pappas



Joshua Dishong
S-S-Bendure-Hartwig



Roger Fung
Mathew Hart



Daniel Paravisini
AO



Arturo Romero
S-S-Parks-Salvaggi

Explore Portugal

Portugal Espera! (Portugal Awaits)

Six Month Contest



October Contest Leaders

Master General Agents

	MGA	CAT	% Baseline Growth	Baseline	Total	SGA
Category 1	Eno Iftiu	1	215.6	\$1,140,498	\$2,458,919	AO
	Bobby Gujral	1	78.9	696,327	549,405	AO
	Mark Dushaj	1	67.3	1,714,561	1,153,786	AO
Category 2+	Andi Iftiu	RK	191.3	\$456,416	\$873,296	AO
	Alon Barnur	2	173.5	250,000	433,819	AO
	Mathew Kahwaji	RK	152.2	250,000	380,520	AO
	Carrington Hanna	RK	112.9	250,000	282,467	AO
	Zackarea Hakim	3	103	519,846	535,922	AO
	Taulant Bane	21	79.3	250,000	198,353	AO
	Joseph Gojcaj	RK	79.1	744,501	589,347	AO
	Jessica Chang	3	72.3	341,508	246,931	AO
	Adrienne Bragas	8	71.7	250,000	179,499	AO
	Christian Gojcaj	RK	69.5	285,141	198,246	AO

Regional General Agents

	RGA	CAT	% Baseline Growth	Baseline	Total	SGA
Category 1	Taulant Bane	1	56.6	\$2,094,612	\$1,187,160	AO
	Mario Hajro	1	54.3	2,423,831	1,317,022	AO
	Bobby Gujral	1	49.3	1,011,675	499,765	AO
Category 2+	Melinda-Rae Lyse	5	175.3	\$250,000	\$438,319	AO
	Jessica Chang	5	93.4	494,340	462,133	AO
	Joseph Tomanovich	2	79.7	273,108	217,860	AO
	Bruce Viaje	5	53.5	305,577	163,740	AO
	David Carpenter	3	49.7	650,776	323,762	AO
	Eno Iftiu	3	48.7	250,000	121,813	AO
	Meaghan Krecsko	4	45.5	284,022	129,445	AO
	Tyler Worstell	8	44.3	250,000	110,788	Simon Arias
	James Marks	6	44.2	288,474	127,733	Simon Arias
	Jonathan Rindt	5	44.2	250,000	110,645	Simon Arias

State General Agents

	SGA	CAT	Growth	Baseline	Total
Category 1	Simon Arias	1	27.88	7,972,656	2,222,598
	Giglione-Ackerman	1	26.29	2,311,974	607,867
	Satti-Kanaan-Wheeler	2	24.48	\$2,314,441	\$566,488
Category 2	Cohen-Velasquez	2	19.98	2,561,157	511,805
	Brett Gryska	2	19.3	1,710,525	330,175
	Arias-Dlabik	4	33.56	\$1,716,345	\$576,026
Category 3&4	Tommy Vena	4	27.59	798,963	220,467
	Tom Williams	3	19.67	1,335,435	262,705
Category 5+	Kevin Holtz	6	40.5	\$753,882	\$305,300
	Myaa Fallon	12	32.51	147,693	48,016
	Rachel Brown	13	30.31	90,402	27,397
	Zaida Ferrer	10	28.2	775,857	218,767
	Phillip Waisman	6	26.49	626,988	166,112
	Mark Beckford	9	26.32	288,126	75,829
	Holtz-Rigney	11	24.83	397,614	98,708
	AO-Lorence	8	23.82	680,997	162,207
	Joshua Krueger	14	23.5	268,218	63,036
	Michael Ezeafulukwe	12	22.68	236,049	53,547

The contest period is business or cards received and processed by Home Office between October 1, 2023 and March 31, 2024. For complete qualifications, rules, and how drawing entries are accrued, refer to the ARC: ARC.AILife.com/default.aspx & ARC.NILife.com/default.aspx

General Agents

	Name	Amount	Codes	SGA
1	Garrett Amora	\$151,012	3	AO
2	Nikolla Lulgjuraj	119,087	3	AO
3	Ardian Gojcaj	118,332	3	AO
4	Ian Pickett	109,523	1	AO
5	Damian Woods	99,760	1	AO
6	Alessandro Succurro	81,854	2	AO
7	Dirk Devries	73,721	2	AO
8	Austin Timmons	71,615	6	AO
9	Leyna Tran	71,536	2	AO
10	Jihad Ottallah	69,132	1	S-S-Parks-Salvaggi

Supervising Agents

	Name	Amount	Codes	SGA
1	Montzer Alwatan	\$541,860	2	AO
2	Hussein Kutkut	320,312	1	AO
3	Alex Cho	278,295	2	AO
4	Nicholas Keeley	197,731	1	AO
5	Abigail Jones	163,055	3	AO
6	Leonard Pataca	156,002	2	AO
7	Madeylen Meza Castro	118,941	1	AO
8	Bryon Eddinger	118,252	13	AO
9	Gage Harrington	110,854	1	AO
10	Gabriel Hurst	110,089	1	AO

Veteran Producers

	Name	Contest to Date Net ALP	SGA
1	Firat Ucar	\$541,860	AO
2	Marshall Fernandez	320,312	AO
3	Daniel Paravisini	278,295	AO
4	Tyjere Morrow	197,731	AO
5	Salaur Khorrami	163,055	AO
6	Roger Fredericks	156,002	AO
7	Nikolla Lulgjuraj	118,941	AO
8	Ardian Gojcaj	118,252	AO
9	Stephen Bowen	110,854	AO
10	Bradley Christiansen	110,089	AO
11	Ian Pickett	109,497	AO
12	Zackarea Hakim	103,665	AO
13	Michele Stewart	102,282	AO
14	Kevin Musai	101,647	AO
15	Pa Alieu Kasseh	82,721	AO
16	Ashley Mysza	81,911	Tommy Vena
17	Alessandro Succurro	81,760	AO
18	Nathan Labranche	81,025	AO
19	Alan Sedaghat	80,768	AO
20	Oleg Novitchii	79,854	S-S-Parks-Salvaggi
21	Endri Shkambi	79,721	AO
22	Massoud Vaziri	79,319	AO
23	Kristi Basho	78,773	AO
24	Bruce Viaje	77,059	AO
25	Jesse Fullmer	76,930	AO

Rookie Producers

	Name	Contest to Date Net ALP	SGA
1	Brian Harrington	\$159,039	AO
2	Ali Saad	153,431	AO
3	Garrett Amora	146,812	AO
4	Montzer Alwatan	115,507	AO
5	Joseph Lance	113,207	AO
6	Hussein Kutkut	104,996	AO
7	Michael Grudzien	102,760	AO
8	Damian Woods	99,640	AO
9	Alex Cho	96,007	AO
10	Anisa Pecukja	77,008	AO
11	Leyna Tran	71,173	AO
12	Anthony Ruggiero	69,978	AO
13	Austin Timmons	64,797	AO
14	Alex Tran	64,673	Simon Arias
15	Michael Dejesus	61,955	AO
16	Fredi Bilbili	58,592	AO
17	Leonard Pataca	58,374	AO
18	Jaxon Bellar	56,877	AO
19	Kris Nallbani	56,446	AO
20	Abigail Jones	56,228	AO
21	Serage Jamil	55,187	AO
22	Michael Kampfer	54,848	AO
23	Pedro Albuquerque	54,730	AO
24	Timothy Noe	53,861	AO
25	Marisone Navor	53,814	AO

Top PR Managers

	Name	Contest to Date % of Obj	Contest to Date % of Obj
1	Maria Siero	42.8	25.8
2	Jacqueline Lowe	27.1	75.8
3	Amanda Mlinaz	22.3	132.8
4	Lacy Martin	22.2	33.6
5	Katherine Pratt	21.7	86.9

Top PR Reps

	Name	Contest to Date % of Obj	Contest to Date % of Obj
1	Aaron Mathis	187.8	90.9
2	Malka Arony	30.9	8.9
3	Emma Jorgenson	45.3	33.1
4	Kelly Walker	41.1	75.5
5	Patrick Duray	39.2	70.7

PR Reps with 100% OBJ

	Name	Contest to Date % of Obj	Contest to Date % of Obj
1	Aaron Mathis	187.8	90.9

VIBRA LATINA

Autoexpansión

TODOS los días en nuestras Organizaciones escuchamos el concepto de reclutamiento personal y cómo deberíamos hacerlo. Esto es así, principalmente, debido a resultados positivos que obtenemos de los reclutas personales. Los reclutas personales tienden a permanecer más tiempo en la empresa, producen a niveles más altos y un buen número de nuestros reclutas personales a menudo toman la ruta de la gestión y se convierten en líderes en nuestras Organizaciones. Todos estos hechos, en definitiva, son denominadores comunes de la expansión. Ampliamos nuestros mercados, nuestras Organizaciones, nuestros equipos de gerencia y nuestro número de agentes productores.

Equipo: estamos en una etapa en la que la tecnología ha reemplazado algunas funciones y permite que las personas permanezcan conectadas independientemente de la ubicación. Estamos en un punto en el que reclutar para beneficiar nuestra expansión es parte de nuestras rutinas diarias en las Organizaciones. Podemos ampliar nuestro equipo de agentes productores,

lo cual nos traerá un aumento de ALP. A partir de aquí entramos en un lugar de infinitas posibilidades para expandirnos en nuestros mercados ya que tenemos el mejor ingrediente para la receta: el factor humano. Piense en la expansión no solo de más agentes, sino en la expansión de nuestros equipos de gerentes. A través de estos nuevos líderes podemos ayudar a las personas a cambiar sus vidas a medida que cosechan los beneficios de esta industria.

Mientras dedicamos esfuerzos a crear nuestra expansión, debes tener en cuenta que siempre debes ser un innovador. La innovación es lo que nos mantendrá con ventaja en relación a la competencia. Mientras estás innovando tu negocio, considera que tu sueño siempre debe estar presente como una herramienta inspiradora para tu gente. Establece procesos que te permitan tomar riesgos mientras mantienes una mentalidad emprendedora. Tengan pasión por expandir nuestros mercados, sean creativos y tengan confianza en sus habilidades para llevar a sus Organizaciones a lugares que nunca soñaron. Permitan que esa pasión cobre

vida y dejemos que brille en todas sus acciones. Tenemos la bendición de encontrar cada día "Oportunidad Ilimitada". Entonces, amplíemos el descubrimiento de estas oportunidades y multipliquémoslas. Escribamos la historia a medida que aprendemos cosas nuevas cada día y expandamos la innovación de sus mercados con una visión más alta de lo que podrían ser sus negocios.

El 2024 está a la vuelta de la esquina y nos dirigimos a otro año récord, pero para alcanzar los 2 mil millones en ALP debemos tener la mentalidad de ser innovadores y ampliar nuestros horizontes, tener mentalidad ganadora y seguir siendo parte de este equipo ganador. Es momento de inspirarnos a nosotros mismos y a nuestros equipos, y de convertirnos en líderes efectivos con visión de futuro mientras hacemos de la mejora continua una parte integral de nuestra cultura. El 2023 fue un año récord con un crecimiento increíble. En el 2024 competiremos contra la mejor versión de nosotros mismos. Nos expandiremos y descubriremos nuevos niveles de rendimiento. 📈

Diego Arango
Director de Ventas / Sales Director



Self-Expansion

EVERY day in our Organizations we hear the personal recruiting concept and how we should do it. This is mainly because of the positive results we get from personal recruits. Personal recruits tend to stay longer with the Company, produce at higher levels, and a good number of our personal recruits often take the management route and become leaders in our Organizations. All these facts ultimately are common denominators of expansion. We expand our markets, our Organizations, our management teams, and our submitting agent count.

Team, we are at a stage now where technology has replaced some functions and allows people to stay connected regardless of location. We are at a point where recruiting to benefit our expansion is part of our daily routine in our Organizations. We can expand our submitting agent force which will bring us an increase of ALP. From here, we walk into a place of infinite possibilities to expand in our markets since we have the best ingredient to the recipe: The human factor. Think about expansion

not only in terms of agents, but also our management teams. Through these new leaders we can help people change their lives as they reap the benefits of this industry.

While we dedicate efforts to create more expansion, keep in mind that you should always be an innovator. Innovation is what will keep you ahead of the competition. While you are innovating your business, know that your dream must always be present as an inspirational tool to your people. Establish processes that allow you take risks while you maintain an entrepreneurial mentality. Be passionate about expanding our markets, be creative, and have confidence in your abilities to take your Organizations to places you never dreamed. Allow that passion to come to life and let it shine through in all your actions. We are blessed each day to find Opportunity Unlimited. So, let's expand the discovery of these opportunities and multiply them. Write history as you learn new things each day and expand the innovation of your

markets with a higher view of what your business could be.

2024 is around the corner and we are heading into another record-breaking year, but to reach \$2 billion in ALP we all need to have an innovator mindset and expand our horizons. Have a winning mentality and continue to be part of this winning team. It is time to inspire ourselves and our teams, and become effective leaders with a vision of the future while making continuous improvement an integral part of our culture. 2023 was a record-breaking year with incredible growth. In 2024, we will compete against the best version of ourselves. We will expand and discover new levels of performance. 📈



VETERAN PRODUCER



1
HECCY RIVAS
REDMOND, WA

SA



1
KARINA MORAN
RICHARDSON, TX

VETERAN MGA



1
CARMEN PENA GUEDEZ
HOUSTON, TX

ROOKIE PRODUCER



1
LIOMAR MARVAL
MIAMI, FL

GA



1
NELSON SUCRE
LONG BEACH, CA

ROOKIE MGA



1
CAROL FERNANDEZ
LONG BEACH, CA

RGA



1
TAHIS QUINTERO BONILLA
HOUSTON, TX

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Heccy Rivas	\$24,565	92.6	Sabrina Agostini	AO Vamos
2	Mauro Capozucca	\$24,421	100.0	Mauro Capozucca	AO Vamos
3	Omaira Garces Ramonez	\$20,461	80.3	Luis Vidal	Quintero-Vidal
4	Victor Romero	\$17,825	79.4	Taleb Jammoul Hajali	Walter Icaza
5	Roxie Soto	\$12,541	80.0	Astrid Ebner	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Liomar Marval	\$41,682	93	Jhanna Valerio Vivas	Beto Quintero
2	Carol Fernandez	\$25,482	97	Carol Fernandez	Sergio Carta
3	Said Sabbagh	\$23,157	100	Carol Fernandez	Sergio Carta
4	Victor Grasso Zambrano	\$21,957	89	Augusto Arango	Jesus Romero
5	Maria Lopez Cuadros	\$19,918	99	Carol Fernandez	Sergio Carta

TOP LATINO MARKET SUPERVISING AGENTS: OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Karina Moran	\$63,475	\$64,982	96	Ileana Tineo	Zaida Ferrer
2	Olimar Cassarino Figueroa	\$32,769	\$38,101	94	Carlos Navas	Quintero-Vidal
3	Paula Martinez Mirto	\$31,055	\$34,202	100	Ileana Tineo	Zaida Ferrer
4	Luis Lopez	\$27,067	\$35,416	100	Caritza Rojas	Beto Quintero
5	Maddy Penuela	\$24,855	\$32,855	96	Carol Fernandez	Sergio Carta

TOP LATINO MARKET GENERAL AGENTS: OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nelson Sucre	\$121,544	\$153,454	77.5	Carol Fernandez	Sergio Carta
2	Isabella Chacin	\$94,530	\$101,615	97	Ileana Tineo	Zaida Ferrer
3	Ana Machado Rodriguez	\$81,639	\$103,183	83.6	Carlos Navas	Quintero-Vidal
4	Angel Marquez	\$58,937	\$111,490	96	Taleb Jammoul Hajali	Walter Icaza
5	Eleisa Carlino Andrea	\$50,772	\$63,207	91.1	Caritza Rojas	Beto Quintero

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: OCTOBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guede	183.5%	\$56,702	\$20,000	83.8	Jesus Romero
2	Augusto Arango	173.7%	\$54,748	\$20,000	78.3	Jesus Romero
3	Caritza Rojas	173.5%	\$122,041	\$44,621	87.4	Beto Quintero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: OCTOBER

Rank	PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Carol Fernandez	634.0%	\$126,804	\$20,000	94	Sergio Carta
2	Daniela Rangel	459.1%	\$91,829	\$20,000	82.5	Walter Icaza
3	Alejandra Larez Morales	423.2%	\$84,639	\$20,000	79.1	Jesus Romero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: OCTOBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Tahis Quintero Bonilla	662.7%	\$152,546	\$20,000	78.9	Jesus Romero
2	Carmen Pena Guede	328.2%	\$137,196	\$32,041	78.7	Jesus Romero
3	Taleb Jammoul Hajali	293.5%	\$99,861	\$25,380	81.3	Walter Icaza

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Heccy Rivas	\$208,255	92.6	Sabrina Agostini	AO Vamos
2	Omaira Garces Ramonez	\$169,728	80.3		Quintero-Vidal
3	Victor Romero	\$135,766	79.4	Taleb Jammoul Hajali	Walter Icaza
4	Dana Martin Gonzalez	\$107,287	84.1	Aldo Ramirez Marinelli	Quintero-Vidal
5	Lisbeth Vasquez Rodriguez	\$94,808	83.5	Daniel Pacheco	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Carol Fernandez	\$201,291	97	Carol Fernandez	Sergio Carta
2	Pablo Castro Gault	\$189,354	86.7	Carol Fernandez	Sergio Carta
3	Liomar Marval	\$160,116	93	Jhanna Valerio Vivas	Beto Quintero
4	Jennifer Terife Medina	\$135,188	93	Carol Fernandez	Sergio Carta
5	Juneth Zambrano De Grasso	\$123,371	86	Augusto Arango	Jesus Romero

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nelson Sucre	\$610,916	\$1,086,436	77.5	Carol Fernandez	Sergio Carta
2	Ana Machado Rodriguez	\$469,438	\$663,452	83.6	Carlos Navas	Quintero-Vidal
3	Angel Marquez	\$395,508	\$555,079	96	Taleb Jammoul Hajali	Walter Icaza
4	Luis Alvarez	\$310,192	\$395,123	82.0	Alejandra Larez Morales	Jesus Romero
5	Isabella Chacin	\$258,668	\$283,834	97	Ileana Tineo	Zaida Ferrer

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Taleb Jammoul Hajali	164.1%	\$2,271,314	\$859,886	82.5	Walter Icaza
2	Augusto Arango	161.5%	\$523,025	\$200,000	78.3	Jesus Romero
3	Carmen Pena Guede	156.3%	\$512,609	\$200,000	83.8	Jesus Romero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Carlos Navas	275.8%	\$551,565	\$200,000	83.2	Quintero-Vidal
2	Alejandra Larez Morales	236.0%	\$472,027	\$200,000	79.6	Walter Icaza
3	Maria Bonilla Borrego	225.6%	\$451,257	\$200,000	77.4	Jesus Romero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

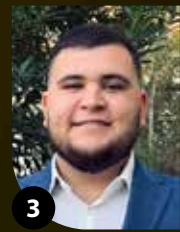
Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guede	283.7%	\$892,801	\$232,700	81.6	Quintero-Vidal
2	Taleb Jammoul Hajali	209.0%	\$649,736	\$210,298	79.1	Jesus Romero
3	Daniel Pacheco	34.3%	\$1,072,843	\$798,672	80.9	Walter Icaza



1
BRIAN HARRINGTON
WARREN, OH



2
ALI SAAD
DEARBORN, MI



3
GARRETT AMORA
CONROE, TX



4
MONTZER ALWATAN
SOUTHGATE, MI



5
JOSEPH LANCE
OLMSTED FALLS, OH



6
HUSSEIN KUTKUT
LAKEWOOD, OH



7
MICHAEL GRUDZIEN
AVON, OH



8
ALEX CHO
CLEVELAND, OH



9
ANISA PECUKJA
CLEVELAND, OH



10
LEYNA TRAN
GRAND PRAIRIE, TX



11
ANTHONY RUGGIERO
BRECKSVILLE, OH



12
AUSTIN TIMMONS
WILLIS, TX



13
MICHAEL DEJESUS
SCOTTSDALE, AZ



14
FREDI BILBILI
FORT MYERS, FL



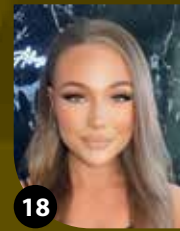
15
LEONARD PATACA
OAKLAND, MI



16
JAXON BELLAR
CANYON, TX



17
KRIS NALLBANI
WARMINSTER, PA



18
ABIGAIL JONES
FRISCO, TX



19
SERAGE JAMIL
DEARBORN, MI



20
MICHAEL KAMPFER
NEW MIDDLETOWN, OH



ICEBREAKERS
TYLAR VALDES
COLUMBUS, OH



STEPHEN BOONE
FARMINGTON HILLS, MI



JACOB BUZZARD
THE COLONY, TX

OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Brian Harrington	\$159,038	96		Andi Iftiu	AO
2	Ali Saad	\$153,430	93		Joseph Gojcaj	AO
3	Garrett Amora	\$146,812	89		Mathew Kahwaji	AO
4	Montzer Alwatan	\$115,506		93.5	Joseph Gojcaj	AO
5	Joseph Lance	\$113,207	94		Andi Iftiu	AO
6	Hussein Kutkut	\$104,996		82.6	Andi Iftiu	AO
7	Michael Grudzien	\$102,760	89		Andi Iftiu	AO
8	Alex Cho	\$96,006		76.5	Andi Iftiu	AO
9	Anisa Pecukja	\$77,008	98		Andi Iftiu	AO
10	Leyna Tran	\$71,173		78.6	Maria Lagios	AO
11	Anthony Ruggiero	\$69,977		89.2	Bledar Bane	AO
12	Austin Timmons	\$64,796	97		Nick Scordos	AO
13	Michael Dejesus	\$61,954		89.8	Bruno Nuro	AO
14	Fredi Bilbili	\$58,592	96		Arif Hajro	AO
15	Leonard Pataca	\$58,374		82.8	Mark Dushaj	AO
16	Jaxon Bellar	\$56,877	96		Mathew Kahwaji	AO
17	Kris Nallbani	\$56,446		96.1	Arif Hajro	AO
18	Abigail Jones	\$56,227	90		Mark Neilson	AO
19	Serage Jamil	\$55,187	96		Joseph Gojcaj	AO
20	Michael Kampfer	\$54,847	96		Andi Iftiu	AO
21	Pedro Albuquerque	\$54,729	98		Carrington Hanna	AO
22	Timothy Noe	\$53,861	93		Joseph Gojcaj	AO
23	Marisone Navor	\$53,814		79.1	Kelechi Anele	AO
24	Samantha Dorough	\$52,853		90.6	Andi Iftiu	AO
25	Andrew Britton	\$52,483	86		Jake Kim	AO
26	Conall Quish	\$52,101		75.2	Gregory Rudolph	Simon Arias
27	Brandon Geercken	\$52,001		85.8	Brandon Geercken	AO
28	Gabriela Garcia Coro	\$51,931	95		Andi Iftiu	AO
29	Mohamed Aljahmi	\$50,850		91.7	Joseph Gojcaj	AO
30	Enmanuel Grullon	\$50,625	96		Andi Iftiu	AO
31	Nicholas Keeley	\$50,025	98		Mathew Kahwaji	AO
32	Jeremy Bruce	\$48,412	89		Andi Iftiu	AO
33	Alex Pancake	\$47,721	100		Andi Iftiu	AO
34	Alexus Hawkins	\$45,597		83.3	Justin Adams	Simon Arias
35	Nicholas Llewellyn	\$44,165	89		Mario Hajro	AO
36	Lina Toma	\$44,158	90		Mark Dushaj	AO
37	Taylor Freeman	\$42,164	82		Zackarea Hakim	AO
38	Stephanie Hernandez	\$41,877		75.8	Andi Iftiu	AO
39	Liomar Marval	\$41,682	93		Jhanna Valerio Vivas	Beto Quintero
40	Gabriel Abuaun	\$41,112	93		Ervin Metaj	AO
41	Christina Konstanzer	\$40,734		82.8	Joseph Crivelli	Simon Arias
42	Samuel Siegel	\$40,035	93		Salvatore Sortino	AO
43	Paige Schaub	\$39,465		78.4	Christian Gojcaj	AO
44	Franko Bilbili	\$39,031		81.1	Arif Hajro	AO
45	Amber Pearson	\$37,698	95		Mark Neilson	AO
46	Clara Russell-Martinez	\$37,169	100		Carrington Hanna	AO
47	Ryan Bucher	\$36,318	96		Nicholas Opacian	Arias-Dlabik
48	Shawn Toma	\$36,203	93		Taulant Bane	AO
49	Mallory Sitto	\$35,764	100		Mark Dushaj	AO
50	Evangelos Feola	\$33,352	89		Spencer Kozej	Simon Arias

TPC = 2023 Top Producer Council Member

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Franko Bilbili	\$492,964		81.1	Arif Hajro	AO
*2	Ali Saad	\$388,084	93		Joseph Gojcaj	AO
*3	Alexus Hawkins	\$357,039		83.3	Justin Adams	Simon Arias
*4	Hussein Kutkut	\$337,087		82.6	Andi Iftiu	AO
*5	Austin Timmons	\$322,299	97		Nick Scordos	AO
*6	Montzer Alwatan	\$311,759		93.5	Joseph Gojcaj	AO
*7	Anthony Ruggiero	\$302,964		89.2	Bledar Bane	AO
*8	Garrett Amora	\$302,736	89		Mathew Kahwaji	AO
*9	Michael Grudzien	\$290,268	89		Andi Iftiu	AO
*10	Alex Cho	\$264,474		76.5	Andi Iftiu	AO
11	Nicholas Llewellyn	\$247,938	89		Mario Hajro	AO
12	Leyna Tran	\$222,626		78.6	Maria Lagios	AO
13	Christina Konstanzer	\$218,537		82.8	Joseph Crivelli	Simon Arias
14	Patrice Charles	\$203,212		83.0	Jason Bratin	Simon Arias
15	Joseph Lance	\$202,238	94		Andi Iftiu	AO
16	Carol Fernandez	\$201,291	97		Carol Fernandez	Sergio Carta
17	Joseph Sciria	\$200,075		78.0	Derek Foore	S-S-Parks-Salvaggi
18	Michael Dejesus	\$196,147		89.8	Bruno Nuro	AO
19	Crystal Mekdarasack	\$192,525		81.3	Ashlynn Orng	AO
20	Pablo Castro Gaulet	\$189,354		86.7	Carol Fernandez	Sergio Carta
21	Marisone Navor	\$187,721		79.1	Kelechi Anele	AO
22	Torian Fields	\$185,437	87		Ashley Rust	AO
23	Bradley Sullivan	\$182,469		81.9		Satti-Kanaan-Wheeler
24	Sebastian Frydenberg	\$179,149	96			Locker-Taylor
25	Edward Tiongson	\$174,154	90			Locker-Taylor
26	Jeremy Bruce	\$173,570	89		Andi Iftiu	AO
27	Leonard Pataca	\$173,042		82.8	Mark Dushaj	AO
28	Brian Harrington	\$172,411	96		Andi Iftiu	AO
29	Henry Holland	\$171,060	82		Alexandra Berberich	Albert Serur
30	Samuel Siegel	\$161,827	93		Salvatore Sortino	AO
31	Justin Haisha	\$160,453	86		Mark Dushaj	AO
32	Liomar Marval	\$160,116	93		Jhanna Valerio Vivas	Beto Quintero
33	Conall Quish	\$158,214		75.2	Gregory Rudolph	Simon Arias
34	Timothy Stone	\$158,119	87		Weena Centeno-Wade	Greg Graham
35	Ashley Applon	\$154,959	88		Ashley Applon	Washington-Washington
36	Edon Nevzadi	\$153,565	86		Arif Hajro	AO
37	Paige Schaub	\$150,533		78.4	Christian Gojcaj	AO
38	Alexander Nachman	\$150,158		88.0	Michael Maloney	Simon Arias
39	Haley Pflieger	\$147,953	97		Brandon Hughes	AO
40	Ethan Tolbert	\$146,620		90.2		Darcy Schrieber
41	Ty Burkholder	\$146,156		76.3	Dillon Zartman	S-S-Bendure-Hartwig
42	Timothy Noe	\$139,701	93		Joseph Gojcaj	AO
43	Gavin McDonald	\$138,069		77.1	Spencer Kozej	Simon Arias
44	Justin Dunbar	\$137,152	89		Andi Iftiu	AO
45	April Ross	\$136,838		95.0	Brandon Minor	AO
46	Tom Shamon	\$135,803	88		Justin Haisha	AO
47	Jaxon Bellar	\$135,532	96		Mathew Kahwaji	AO
48	Jennifer Terife Medina	\$135,188	93		Carol Fernandez	Sergio Carta
49	Troy Henderson	\$135,110		81.5	Troy Henderson	S-S-Parks-Salvaggi
50	Melissa Elam	\$133,268	92		Joseph Gojcaj	AO



1
FIRAT UCAR
CANFIELD, OH



2
MARSHALL FERNANDEZ
RED DEER, AB



TPC

3
DANIEL PARAVISINI
GRANDVIEW, MO



4
SALAUR KHORRAMI
KIRKLAND, WA



5
ROGER FREDERICKS
LAS VEGAS, NV



6
NIKOLLA LULGJURAJ
ROCHESTER, MI



7
ARDIAN GOJCAJ
WASHINGTON TWP, MI



8
STEPHEN BOWEN
LAS VEGAS, NV



9
BRADLEY CHRISTIANSEN
SAINT PAUL, MN



10
IAN PICKETT
VANCOUVER, BC



11
ZACKAREA HAKIM
BOTHELL, WA



12
MICHELE STEWART
COLUMBUS, OH



13
KEVIN MUSAI
LAKEWOOD, OH



14
PA ALIEU KASSEH
WINNIPEG, MB



15
ASHLEY MYSZA
DES PLAINES, IL



16
ALESSANDRO SUCCURRO
DEARBORN HEIGHTS, MI



17
NATHAN LABRANCHE
WASHINGTON, MI



18
ALAN SEDAGHAT
BURNABY, BC



19
OLEG NOVITCHII
BRUNSWICK, OH



20
MASSOUD VAZIRI
COQUITLAM, BC

OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Firat Ucar	\$541,860	88.4	Bledar Bane	AO
2	Marshall Fernandez	\$320,312	84.3	Marshall Fernandez	AO
3	Daniel Paravisini	\$278,294	90.5	Kyle Johnson	AO
4	Salaur Khorrami	\$163,055	89.1	Salaur Khorrami	AO
5	Roger Fredericks	\$156,001	82.0	Adrienne Bragas	AO
6	Nikolla Lulgjuraj	\$118,940	83.7	Mark Dushaj	AO
7	Ardian Gojcaj	\$118,251	89.3	Christian Gojcaj	AO
8	Stephen Bowen	\$110,853	86.0	Stephen Bowen	AO
9	Bradley Christiansen	\$110,089	88.7	Darrell Asbell	AO
10	Ian Pickett	\$109,497	88.8	Bobby Gujral	AO
11	Zackarea Hakim	\$103,664	100.0	Zackarea Hakim	AO
12	Michele Stewart	\$102,282	85.7	Eno Iftiu	AO
13	Kevin Musai	\$101,646	92.0	Andi Iftiu	AO
14	Pa Alieu Kasseh	\$82,721	82.6	Pa Alieu Kasseh	AO
15	Ashley Mysza	\$81,910	75.8	Matthew Hunsberger	Tommy Vena
16	Alessandro Succurro	\$81,760	84.3	Mark Dushaj	AO
17	Nathan Labranche	\$81,024	88.6	Jozef Tinaj	AO
18	Alan Sedaghat	\$80,768	88.6	Alan Sedaghat	AO
19	Oleg Novitchii	\$79,854	82.8	Oleg Novitchii	S-S-Parks-Salvaggi
20	Massoud Vaziri	\$79,318	91.2	Massoud Vaziri	AO
21	Kristi Basho	\$78,773	90.6	Arif Hajro	AO
22	Bruce Vjaje	\$77,058	83.4	Bruce Vjaje	AO
23	Jesse Fullmer	\$76,930	87.0	Mark Neilson	AO
24	Alon Barnur	\$76,032	84.0	Alon Barnur	AO
25	Josh Spence	\$75,732	78.6	Rielly Maher	AO
26	Amir Iranidoosthaghghi	\$75,606	85.3	Amir Iranidoosthaghghi	AO
27	Noor Musleh	\$74,979	86.1	Matthew Conrad	S-S-Parks-Salvaggi
28	Dirk Devries	\$71,954	75.8	Zackarea Hakim	AO
29	Jihad Ottallah	\$68,969	88.0	Matthew Conrad	S-S-Parks-Salvaggi
30	Joshua Dishong	\$64,993	79.7	Joshua Dishong	S-S-Bendure-Hartwig
31	Lindsay Staffieri	\$64,049	90.7	David Staffieri	AO
32	Blair Sheppard	\$63,398	86.8	Brandon Summerton	AO
33	Carmen Arroyo	\$61,871	80.5	Carmen Arroyo	Theodore Pappas
34	Christopher Rolph	\$61,827	90.2	Christopher Rolph	AO
35	Melissa Hayfa	\$61,473	78.6	Melissa Hayfa	AO
36	Christopher Braun	\$61,209	88.1	Mario Hajro	AO
37	Vivian Trinh	\$61,185	77.0	Vivian Trinh	AO
38	Edward Leon	\$60,476	89.7	Mark Dushaj	AO
39	Serge Brouillette	\$60,406	86.2	Serge Brouillette	AO
40	Justin Neal	\$60,276	77.0	Mathew Kahwaji	AO
41	Ervin Metaj	\$60,022	87.4	Taulant Bane	AO
42	Brandon Minor	\$58,944	95.3	Brandon Minor	AO
43	Elio Mertiri	\$58,819	80.1	Arif Hajro	AO
44	Irma Gallardo	\$58,229	79.1	Steven Warner	AO
45	Panaris Bregu	\$57,243	90.8	Andi Iftiu	AO
46	Rea Alwan	\$56,823	77.4	Rea Alwan	AO
47	Todd Krupa	\$55,256	84.9	Jessica Chang	AO
48	Roberto Samano Diaz	\$54,198	82.9	Roberto Samano Diaz	AO
49	Ashkan Khoshmagham	\$54,093	96.6	Ashkan Khoshmagham	AO
50	Michael van Delft	\$52,283	88.3		Satti-Kanaan-Wheeler

ALL TIME RECORD: \$313,990 Net ALP — DANIEL PARAVISINI

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Firat Ucar	\$1,872,433	88.4	Bledar Bane	AO
*2	Daniel Paravisini	\$1,784,756	90.5	Kyle Johnson	AO
*3	Marshall Fernandez	\$802,098	84.3	Marshall Fernandez	AO
*4	Oleg Novitchii	\$689,157	82.8	Oleg Novitchii	S-S-Parks-Salvaggi
*5	Joshua Dishong	\$685,988	79.7	Joshua Dishong	S-S-Bendure-Hartwig
*6	Carmen Arroyo	\$554,750	80.5	Carmen Arroyo	Theodore Pappas
*7	Salaur Khorrami	\$553,444	89.1	Salaur Khorrami	AO
*8	Nikolla Lulgjuraj	\$456,779	83.7	Mark Dushaj	AO
*9	Ian Pickett	\$446,002	88.8	Bobby Gujral	AO
*10	Roger Fung	\$421,633	81.6	Roger Fung	Mathew Hart
11	Roger Fredericks	\$389,643	82.0	Adrienne Bragas	AO
12	Michele Stewart	\$385,848	85.7	Eno Iftiu	AO
13	Michael van Delft	\$383,223	88.3		Satti-Kanaan-Wheeler
14	Brandon Bennett	\$367,085	90.9	Brandon Bennett	Simon Arias
15	Ardian Gojcaj	\$361,100	89.3	Christian Gojcaj	AO
16	Noor Musleh	\$360,116	86.1	Matthew Conrad	S-S-Parks-Salvaggi
17	Jihad Ottallah	\$345,341	88.0	Matthew Conrad	S-S-Parks-Salvaggi
18	Kristi Basho	\$342,256	90.6	Arif Hajro	AO
19	Alvin Ali	\$335,794	81.8		Andrew McQuade
20	Blair Sheppard	\$332,594	86.8	Brandon Summerton	AO
21	Muhammed Ashraf	\$330,202	89.2	Muhammed Ashraf	Theodore Pappas
22	Kevin Musai	\$325,313	92.0	Andi Iftiu	AO
23	Kevin Ishikane	\$321,068	89.8	Blake Higuchi	AO
24	Arturo Romero	\$317,204	76.1	Arturo Romero	S-S-Parks-Salvaggi
25	Ervin Metaj	\$315,558	87.4	Taulant Bane	AO
26	Jesse Fullmer	\$305,657	87.0	Mark Neilson	AO
27	Scott Whitford	\$304,062	81.3	Alberto Alcala	Ryan Bisanz
28	Lily Sakai	\$303,334	90.8		Cohen-Velasquez
29	Ashley Mysza	\$303,105	75.8	Matthew Hunsberger	Tommy Vena
30	Rea Alwan	\$300,480	77.4	Rea Alwan	AO
31	Damon Stroup	\$295,704	87.8		Mathew Hart
32	Massoud Vaziri	\$287,521	91.2	Massoud Vaziri	AO
33	Nathan Labranche	\$279,320	88.6	Jozef Tinaj	AO
34	Meenakshi Chavis	\$267,889	76.3		Andrew McQuade
35	Aref Sayegh	\$261,333	81.7		Satti-Kanaan-Wheeler
36	Alexandra Longo	\$261,005	88.7	Alexandra Longo	Hart-Lewicki
37	Tyler McKnight	\$255,331	85.6	Mark Neilson	AO
38	Justin Neal	\$250,336	77.0	Mathew Kahwaji	AO
39	Sarah Saleim	\$248,610	87.7	Todd Engelson	AO
40	Serge Brouillette	\$248,202	86.2	Serge Brouillette	AO
41	Melissa Hayfa	\$244,355	78.6	Melissa Hayfa	AO
42	Andrea V Laurent	\$244,045	82.2	Justin Adams	Simon Arias
43	Irma Gallardo	\$242,468	79.1	Steven Warner	AO
44	Silas Merkel	\$242,302	84.7	Derek Foore	S-S-Parks-Salvaggi
45	Joey Kennedy	\$240,585	90.3	Bobby Hamilton	AO
46	Alon Barnur	\$237,562	84.0	Alon Barnur	AO
47	Abraham Mogilevsky	\$236,401	84.7		Jamison Weatherspoon
48	Bruno Nuro	\$232,195	83.4	Taulant Bane	AO
49	Gage Harrington	\$231,795	84.8	Mark Neilson	AO
50	Nick Scordos	\$230,983	92.3	Nick Scordos	AO

ALL TIME RECORD: \$1,362,471 Net ALP — DANIEL PARAVISINI

LIFETIME RECORD: \$5,684,483 Net ALP — JOSHUA DISHONG 10/31/23

SUPERVISING AGENTS



1
COLE BRAMHALL
ELYRIA, OH



2
HUSSEIN KUTKUT
LAKEWOOD, OH



3
JENNIFER TERIFE MEDINA
LONG BEACH, CA



4
KARINA MORAN
RICHARDSON, TX



5
AMANDA RADICH
GROVE CITY, OH



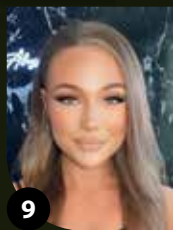
6
JORGE DEL RIO
MEXIA, TX



7
NICHOLAS KEELEY
DUBLIN, OH



8
OLIMAR CASSARINO FIGUEROA
ORLANDO, FL



9
ABIGAIL JONES
FRISCO, TX



10
PAULA MARTINEZ MIRTO
RICHARDSON, TX

OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Cole Bramhall	\$117,136	\$138,723	94	Andi Iftiu	AO
2	Hussein Kutkut	\$88,636	\$217,405	91	Andi Iftiu	AO
3	Jennifer Terife Medina	\$75,051	\$92,885	97	Carol Fernandez	Sergio Carta
4	Karina Moran	\$63,475	\$64,982	96	Ileana Tineo	Zaida Ferrer
5	Amanda Radich	\$53,597	\$54,797	99	Andi Iftiu	AO
6	Jorge Del Rio	\$40,011	\$44,135	88	Jillian Getz	AO
7	Nicholas Keeley	\$38,660	\$38,660	99	Mathew Kahwaji	AO
8	Olimar Cassarino Figueroa	\$32,769	\$38,101	94	Carlos Navas	Quintero-Vidal
9	Abigail Jones	\$31,096	\$31,096	100	Mark Neilson	AO
10	Paula Martinez Mirto	\$31,055	\$34,202	100	Ileana Tineo	Zaida Ferrer
11	Yuhail Castillo	\$28,128	\$32,523	98	Alejandra Larez Morales	Jesus Romero
12	Luis Lopez	\$27,067	\$35,416	100	Caritza Rojas	Beto Quintero
13	William Heilman	\$26,217	\$29,568	93	Ian Zollos	S-S-Parks-Salvaggi
14	Maddy Penuela	\$24,855	\$32,855	96	Carol Fernandez	Sergio Carta
15	Rowyn Rivas	\$23,881	\$27,870	95	Daniel Pacheco	Beto Quintero
16	Yohely Ruiz Medina	\$23,705	\$30,851	97	Daniela Rangel	Walter Icaza
17	Ryan Bucher	\$23,164	\$58,362	99	Nicholas Opacian	Arias-Dlabik
18	Elizabeth Contreras	\$23,044	\$32,045	92	Carlos Navas	Quintero-Vidal
19	Fatton Vrushi	\$22,581	\$28,443	91	Andi Iftiu	AO
20	Jeremy Bruce	\$21,982	\$19,438	88	Andi Iftiu	AO

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt — MORGAN EVANS | \$195,384 Net ALP — LINO STRUSSIONE

GENERAL AGENTS



1
KOLIN DELIJA
CLEVELAND, OH



2
GARRETT AMORA
CONROE, TX



3
NELSON SUCRE
LONG BEACH, CA



4
DAMIAN WOODS
RIDGEFIELD, WA



5
ISABELLA CHACIN
RICHARDSON, TX



6
KEVIN MUSAI
LAKEWOOD, OH



7
ANA MACHADO RODRIGUEZ
ORLANDO, FL



8
TYLER MCKNIGHT
MERIDIAN, ID



9
BRIAN HARRINGTON
WARREN, OH



10
TORIAN FIELDS
ATLANTA, GA

OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Kolin Delija	\$271,353	\$555,534	91	Andi Iftiu	AO
2	Garrett Amora	\$140,067	\$250,468	94	Mathew Kahwaji	AO
3	Nelson Sucre	\$121,544	\$153,454	77.5	Carol Fernandez	Sergio Carta
4	Damian Woods	\$95,521	\$264,540	90	Carrington Hanna	AO
5	Isabella Chacin	\$94,530	\$101,615	97	Ileana Tineo	Zaida Ferrer
6	Kevin Musai	\$93,154	\$362,130	88.1	Andi Iftiu	AO
7	Ana Machado Rodriguez	\$81,639	\$103,183	83.6	Carlos Navas	Quintero-Vidal
8	Tyler McKnight	\$79,886	\$227,216	81.5	Mark Neilson	AO
9	Brian Harrington	\$74,826	\$235,596	96	Andi Iftiu	AO
10	Torian Fields	\$68,965	\$97,007	93	Ashley Rust	AO
11	Morgan Boneberg	\$65,894	\$120,146	79.4	Jillian Getz	AO
12	Solgeis Cardozo Mijares	\$60,989	\$60,989	96	Astrid Gomez Castrillon	AO
13	Angel Marquez	\$58,937	\$111,490	96	Taleb Jammoul Hajali	Walter Icaza
14	Mohamed Aljahmi	\$58,118	\$503,872	81.0	Joseph Gojcaj	AO
15	Joshua Butrey	\$52,472	\$65,812	93	Ian Zollos	S-S-Parks-Salvaggi
16	Panaris Bregu	\$51,229	\$235,390	93	Andi Iftiu	AO
17	Eleisa Carlino Andrea	\$50,772	\$63,207	91.1	Caritza Rojas	Beto Quintero
18	Luis Alvarez	\$50,148	\$57,330	82.0	Alejandra Larez Morales	Jesus Romero
19	Christopher Jones	\$49,756	\$76,291	82.2	Kevin Swiatek	Arias-Dlabik
20	Damaris Trejo	\$47,642	\$70,493	89	Zach Otto	Sabrina Lloyd

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Mohamed Aljahmi	\$786,931	\$1,703,235	81.0	Joseph Gojcaj	AO
*2	Kolin Delija	\$624,023	\$1,162,963	91	Andi Iftiu	AO
*3	Nelson Sucre	\$610,916	\$1,086,436	77.5	Carol Fernandez	Sergio Carta
*4	Zakaria Elgahmi	\$529,789	\$919,265	82.3	Steven King	Darcy Schriber
*5	Tyler McKnight	\$497,733	\$1,019,359	81.5	Mark Neilson	AO
6	Ana Machado Rodriguez	\$469,438	\$663,452	83.6	Carlos Navas	Quintero-Vidal
7	Joshua Butrey	\$467,533	\$684,197	93	Ian Zollos	S-S-Parks-Salvaggi
8	Tyler Lan	\$419,749	\$614,075	75.6	Ashlynn Orng	AO
9	Angel Marquez	\$395,508	\$555,079	96	Taleb Jammoul Hajali	Walter Icaza
10	Damaris Trejo	\$332,738	\$710,311	89	Zach Otto	Sabrina Lloyd
11	Luis Alvarez	\$310,192	\$395,123	82.0	Alejandra Larez Morales	Jesus Romero
12	Torian Fields	\$309,624	\$376,030	93	Ashley Rust	AO
13	Alejandro Jardon	\$303,778	\$453,560	91	Parveen Lakhani	Sabrina Lloyd
14	Luis Almager	\$281,686	\$323,718	91	Clayton Slaughter	Michael Vasu
15	Crystal Mekdarasack	\$279,511	\$347,552	88	Ashlynn Orng	AO
16	Kevin Musai	\$272,549	\$862,492	88.1	Andi Iftiu	AO
17	Michael Schaefer	\$265,815	\$405,735	88.1	Sierra Hartwig	S-S-Bendure-Hartwig
18	Shakresha Parhams	\$263,348	\$313,318	95	Mitzi Holmes	Washington-Washington
19	Isabella Chacin	\$258,668	\$283,834	97	Ileana Tineo	Zaida Ferrer
20	Maria Lugo Rincon	\$248,512	\$425,756	92.6	Caritza Rojas	Beto Quintero

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,371,416 Net ALP — JOZEF TINAJ

CATEGORIES I-XII



I ENO IFTIU
DELAWARE, OH



II DARRELL ASBELL
IRVINE, CA



III ZACKAREA HAKIM
BOTHELL, WA



IV BLENDAR BANE
WESTLAKE, OH



V JILLIAN GETZ
MISSION VIEJO, CA



VI ASHLEY RUST
GILBERT, AZ



VII CARLO BUHAY
WINNIPEG, MB



VIII CHRISTOPHER HINTZ
EDMONTON, AB



IX DARYL GRAHAM
BRUNSWICK, OH



X RIELLY MAHER
LONDON, ON



XI ANDREW BISHOP
RENTON, WA



XII BRANDON HUGHES
GILBERT, AZ

OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Eno Iftiu	241.9%	\$2,458,919	\$719,153	79.7	AO	
Mark Dushaj	80.8%	\$1,153,786	\$638,247	82.5	AO	
Mark Neilson	70.6%	\$584,334	\$342,522	79.4	AO	
II Darrell Asbell	90.4%	\$186,061	\$97,699	79.7	AO	
Alon Barnur	55.2%	\$433,819	\$279,587	82.5	AO	
Eric Thompson	10.9%	\$130,646	\$117,805	83.5	S-S-Parks-Salvaggi	
III Zackarea Hakim	39.8%	\$535,922	\$383,427	81.4	AO	
Spencer Kozej	36.7%	\$210,067	\$153,680	79.2	Simon Arias	
Steven King	24.0%	\$157,164	\$126,694	82.4	Darcy Schrieber	
IV Bledar Bane	279.5%	\$687,597	\$181,204	86.3	AO	
Taleb Jammoul Hajali	165.8%	\$336,617	\$126,637	82.5	Walter Icaza	
Brandon Minor	82.0%	\$101,505	\$55,762	84.6	AO	
V Jillian Getz	177.0%	\$310,581	\$112,123	81.6	AO	
Phi Phan	73.9%	\$78,759	\$45,277	79.0	Desi Dimitrova	
Ian Zollos	70.7%	\$205,115	\$120,183	76.9	S-S-Parks-Salvaggi	
VI Ashley Rust	201.2%	\$293,641	\$97,484	76.6	AO	
Ervin Metaj	151.8%	\$188,437	\$74,832	82.9	AO	
Jhanna Valerio Vivas	134.6%	\$163,480	\$69,691	83.5	Beto Quintero	
VII Carlo Buhay	204.1%	\$295,893	\$97,298	80.8	AO	
Alan Sedaghat	138.2%	\$116,876	\$49,058	82.2	AO	
Derek Foore	85.0%	\$80,631	\$43,594	84.6	S-S-Parks-Salvaggi	
VIII Christopher Hintz	242.2%	\$107,403	\$31,382	75.4	AO	
Steven Warner	175.0%	\$130,581	\$47,489	77.1	AO	
Astrid Gomez Castrillon	165.3%	\$76,933	\$28,999	77.9	AO	
IX Daryl Graham	99.2%	\$88,662	\$44,504	75.1	S-S-Parks-Salvaggi	
Michael Burningham	86.8%	\$62,947	\$33,698	76.1	AO	
Mark Lahijani	86.0%	\$81,154	\$43,628	78.3	Pappas-Akuamoa	
X Rielly Maher	353.9%	\$102,512	\$22,583	78.7	AO	
Justin Adams	232.5%	\$121,343	\$36,493	80.6	Simon Arias	
Anthony Mazurkewicz	210.1%	\$62,029	\$20,000	78.5	Stephen Giddens	
XI Andrew Bishop	217.4%	\$69,073	\$21,761	85.9	AO	
Gary Slocum	191.6%	\$58,324	\$20,000	79.8	Desi Dimitrova	
Ed-Maggie Myrthil	66.8%	\$78,790	\$47,236	77.8	Pappas-Akuamoa	
XII Brandon Hughes	300.2%	\$173,044	\$43,240	82.8	AO	
Derek Johnson	76.5%	\$74,348	\$42,116	82.4	Cohen-Velasquez	
Matthew Diulus	61.4%	\$33,800	\$20,942	78.9	Simon Arias	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Eno Iftiu	110.7%	\$6,508,673	\$3,089,483	79.7	AO	
Mark Dushaj	55.3%	\$6,275,621	\$4,040,178	82.5	AO	
Bobby Gujral	30.3%	\$2,294,303	\$1,761,213	87.6	AO	
II Jenny Kim	36.3%	\$1,359,483	\$997,069	78.1	AO	
Alon Barnur	11.0%	\$1,157,734	\$1,042,797	82.5	AO	
III Steven King	113.3%	\$1,808,368	\$847,762	82.4	Darcy Schrieber	
Joseph Crivelli	68.5%	\$2,562,607	\$1,520,693	84.0	Simon Arias	
Zackarea Hakim	57.6%	\$1,945,689	\$1,234,950	81.4	AO	
IV Bledar Bane	214.9%	\$2,511,237	\$797,562	86.3	AO	
Taleb Jammoul Hajali	164.1%	\$2,271,314	\$859,886	82.5	Walter Icaza	
Jeffrey Espinal	56.4%	\$1,739,647	\$1,112,199	79.5	Theodore Pappas	
V Ian Zollos	147.5%	\$1,660,683	\$670,878	76.9	S-S-Parks-Salvaggi	
Jillian Getz	73.2%	\$1,220,542	\$704,719	81.6	AO	
Phi Phan	25.9%	\$839,687	\$666,752	79.0	Desi Dimitrova	
VI Ashley Rust	129.8%	\$1,431,489	\$622,891	76.6	AO	
Jhanna Valerio Vivas	88.8%	\$1,196,470	\$633,700	83.5	Beto Quintero	
Mike Paragiou	78.1%	\$1,244,798	\$698,789	83.3	S-S-Parks-Salvaggi	
VII Carlo Buhay	102.3%	\$1,160,262	\$573,660	80.8	AO	
Daniel Pacheco	72.8%	\$877,909	\$507,957	82.5	Beto Quintero	
Derek Foore	43.5%	\$848,553	\$591,513	84.6	S-S-Parks-Salvaggi	
VIII Steven Warner	80.0%	\$865,495	\$480,797	77.1	AO	
Nick Scordos	72.9%	\$883,884	\$511,127	84.0	AO	
Chilynn Acevedo	64.4%	\$833,652	\$507,187	75.5	Fisher-Zuzick	
IX Nicholas Chuma	76.9%	\$2,043,005	\$1,154,668	79.8	S-S-Bendure-Hartwig	
Melinda-Rae Lyse	32.1%	\$624,852	\$472,884	85.1	AO	
Marisa Willgruber	28.5%	\$630,928	\$491,077	85.6	Theodore Pappas	
X Anthony Mazurkewicz	155.6%	\$1,235,143	\$483,192	78.5	Stephen Giddens	
Justin Adams	122.0%	\$964,552	\$434,471	80.6	Simon Arias	
James Sodan	70.6%	\$636,367	\$373,122	81.5	Nick Moore	
XI Jennifer Ragan	64.2%	\$669,706	\$407,866	77.3	AO	
John Santosuosso	48.7%	\$598,874	\$402,873	80.5	Brett Gryska	
Tanner West	41.8%	\$608,945	\$429,334	76.6	Michael Vasu	
XII Brandon Hughes	178.1%	\$890,827	\$320,345	82.8	AO	
Kelly Schoenherr	65.9%	\$564,814	\$340,445	75.7	Philip Prata	
Alexis Pineiro	50.0%	\$515,932	\$344,020	78.2	Cohen-Velasquez	

ALL TIME RECORD: \$4,654,183 Net ALP — ENO IFTIU

IC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XXI with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2023 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

CATEGORIES XIII-XXI & ROOKIE



XIII
ALEXANDRA LONGO
CORONA, CA



XIV
ROSS EWEN
CINCINNATI, OH



XV
DAVID STAFFIERI
SURPRISE, AZ



XVI
JUSTIN SUTTON
HOUSTON, TX



XVII
OMAR BILLY
DULUTH, GA



XVIII
ASHKAN KHOSHMAGHAM
VANCOUVER, BC



XIX
KATHARINE THORNE
IRVING, TX



XX
KINGSLEY IBEH
PHOENIX, AZ



XXI
MARIO HAJRO
SAN CLEMENTE, CA



Rookie
ANDI IFTIU
DELAWARE, OH

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XXI with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2023 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII Alexandra Longo	328.1%	\$85,620	\$20,000		87.7	Hart-Lewicki
Caritza Rojas	173.5%	\$122,041	\$44,621		87.4	Beto Quintero
Joshua Goodman	163.4%	\$93,563	\$35,522		78.2	Matthew Turnquist
XIV Ross Ewen	246.1%	\$75,741	\$21,884		86.5	Kevin Holtz
Bruno Nuro	204.5%	\$138,248	\$45,407		87.6	AO
Stella Roznovan	169.9%	\$102,015	\$37,793		81.9	Cohen-Velasquez
XV David Staffieri	179.9%	\$64,929	\$23,201		91.3	AO
Jesse Benwell	121.5%	\$58,265	\$26,305		79.0	Satti-Kanaan-Wheeler
Jeffrey A Smith	99.1%	\$61,462	\$30,877		76.5	Simon Arias
XVI Justin Sutton	264.0%	\$72,793	\$20,000		77.3	Stephen Giddens
Robert Jackson	220.2%	\$139,351	\$43,518		86.9	Arias-Dlabik
Augusto Arango	173.7%	\$54,748	\$20,000		78.3	Jesus Romero
XVII Omar Billy	193.9%	\$67,058	\$22,813		76.1	Jamison Weatherspoon
Carmen Pena Guedez	183.5%	\$56,702	\$20,000		83.8	Jesus Romero
Adrain Alfred	94.2%	\$38,843	\$20,000		76.8	Michael Vasu
XVIII Ashkan Khoshmagham	423.8%	\$104,766	\$20,000		83.1	AO
Stuart Pagan	233.9%	\$66,785	\$20,000		83.7	Mathew Hart
Jonathan Da-Al	225.9%	\$65,171	\$20,000		83.5	Steve Friedlander
XIX Katharine Thorne	47.3%	\$39,650	\$26,926		80.2	AO-Lorence
Serge Brouillette	28.3%	\$25,652	\$20,000		89.5	AO
Ashley Johnston	24.0%	\$28,589	\$23,055		84.3	AO
XX Kingsley Ibeh	158.2%	\$51,636	\$20,000		77.1	AO
Alexandra Graham	128.3%	\$49,889	\$21,850		75.8	Greg Graham
Asiguy Haugabook	27.5%	\$25,493	\$20,000		83.9	AO
XXI Mario Hajro	542.3%	\$148,074	\$23,052		77.7	AO
Taulant Bane	280.7%	\$198,353	\$52,106		84.2	AO

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

OCTOBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Andi Iftiu	2206.4%	\$441,283	\$20,000	873,296		84.6	AO
Mathew Kahwaji	896.3%	\$179,265	\$20,000	380,520	88		AO
Carol Fernandez	634.0%	\$126,804	\$20,000	172,882	94		Sergio Carta
Jordan Stelzer	624.8%	\$124,968	\$20,000	162,952	76.9		Matthew Turnquist
Carrington Hanna	537.2%	\$107,442	\$20,000	282,467	79.4		AO
Kevin Swiatek	460.0%	\$91,992	\$20,000	126,457	92		Arias-Dlabik
Justin Haisha	459.4%	\$91,871	\$20,000	148,740	93		AO
Daniela Rangel	459.1%	\$91,829	\$20,000	94,851		82.5	Walter Icaza
Nathan Frahm	428.9%	\$85,786	\$20,000	171,907		80.6	Arias-Dlabik
Alejandra Larez Morales	423.2%	\$84,639	\$20,000	108,396		79.1	Jesus Romero

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII Caritza Rojas	112.0%	\$667,655	\$314,941		87.4	Beto Quintero
Matthew McDowell	98.1%	\$571,218	\$288,369		79.0	AO
Alexandra Longo	80.2%	\$554,968	\$307,991		87.7	Hart-Lewicki
XIV Ross Ewen	130.5%	\$551,064	\$239,123		86.5	Kevin Holtz
Bruno Nuro	105.5%	\$621,306	\$302,300		87.6	AO
Stella Roznovan	95.9%	\$842,843	\$430,196		81.9	Cohen-Velasquez
XV Abigail Luna Rodriguez	95.8%	\$542,963	\$277,234		87.3	AO
Samuel Artzis	70.0%	\$414,905	\$244,112		82.0	AO-Lorence
Jesse Benwell	60.9%	\$371,916	\$231,202		79.0	Satti-Kanaan-Wheeler
XVI Justin Maska	303.4%	\$952,612	\$236,166		77.8	Arias-Dlabik
Ryan Slone	188.7%	\$577,363	\$200,000		84.8	Albert Serur
Robert Jackson	168.0%	\$592,193	\$220,991		86.9	Arias-Dlabik
XVII Carmen Pena Guedez	156.3%	\$512,609	\$200,000		83.8	Jesus Romero
Omar Billy	112.2%	\$614,100	\$289,444		76.1	Jamison Weatherspoon
Adam Kidikas	99.8%	\$417,105	\$208,714		90.7	Josh West
XVIII Stuart Pagan	187.8%	\$575,508	\$200,000		83.7	Mathew Hart
Ashkan Khoshmagham	110.1%	\$420,159	\$200,000		83.1	AO
Jonathan Da-Al	88.6%	\$377,194	\$200,000		83.5	Steve Friedlander
XIX Taurean Flournoy	21.9%	\$263,995	\$216,563		80.2	Weatherspoon-Harris
Katharine Thorne	17.8%	\$235,535	\$200,000		80.2	AO-Lorence
Amanda Peterson	17.0%	\$233,958	\$200,000		83.6	Brian Wilson
XX Alexandra Graham	83.7%	\$367,471	\$200,000		75.8	Greg Graham
Kingsley Ibeh	58.5%	\$317,010	\$200,000		77.1	AO
James Marks	12.7%	\$225,477	\$200,000		76.4	Simon Arias
XXI Taulant Bane	380.4%	\$960,708	\$200,000		84.2	AO
Mario Hajro	208.9%	\$617,831	\$200,000		77.7	AO

ALL TIME RECORD: \$4,654,183 Net ALP — ENO IFTIU

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Andi Iftiu	594.1%	\$1,188,231	\$200,000	2,195,616		84.6	AO
Joseph Gojcaj	456.4%	\$912,844	\$200,000	2,074,973		80.9	AO
Joshua Hosenbold	377.3%	\$754,665	\$200,000	962,079		78.5	Henderson-Locker
Mitzi Holmes	355.1%	\$710,252	\$200,000	843,592	88		Washington-Washington
Jordan Stelzer	323.5%	\$647,070	\$200,000	913,826		76.9	Matthew Turnquist
Ashlynn Orng	299.5%	\$599,054	\$200,000	866,776		75.4	AO
Carlos Navas	275.8%	\$551,565	\$200,000	807,743		81.6	Quintero-Vidal
Javier Diaz	250.9%	\$501,885	\$200,000	722,921	88		Henderson-Locker
Ryan Martin	248.3%	\$496,590	\$200,000	822,612		84.7	Nick Moore
Alejandra Larez Morales	236.0%	\$472,027	\$200,000	613,480		79.1	Jesus Romero

CATEGORIES I-VIII



TAULANT BANE
MIAMI, FL



TAHIS QUINTERO BONILLA
HOUSTON, TX



CHRISTOPHER HINTZ
EDMONTON, AB



MEAGHAN KRECSKO
LONDON, ON



JESSICA CHANG
FT. LAUDERDALE, FL



STELLA ROZNOVAN
LOS ANGELES, CA



MARK DUSHAJ
WASHINGTON, MI



SAMY JACQUES
POMPANO BEACH, FL

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I-XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2023 Awards Presentation are the top RGA per category from Categories I-XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Taulant Bane	252.4%	\$1,187,160	\$336,846	85.1	AO	
Mario Hajro	66.8%	\$1,317,022	\$789,354	81.5	AO	
Joshua Olin	46.7%	\$588,125	\$400,875	81.1	AO	
II Tahis Quintero Bonilla	662.7%	\$152,546	\$20,000	78.9	Jesus Romero	
Eric Thompson	59.3%	\$200,429	\$125,809	78.3	S-S-Parks-Salvaggi	
III Christopher Hintz	588.6%	\$163,046	\$23,677	85.6	AO	
David Carpenter	31.1%	\$323,762	\$247,029	78.2	AO	
IV Meaghan Krecsko	178.1%	\$129,445	\$46,541	76.8	AO	
V Jessica Chang	299.6%	\$462,133	\$115,649	81.5	AO	
Brandon Summerton	150.8%	\$176,921	\$70,540	85.8	AO	
Bruce Viaje	54.5%	\$163,740	\$105,954	82.9	AO	
VI Stella Roznovan	186.3%	\$70,007	\$24,453	81.0	Cohen-Velasquez	
James Marks	132.5%	\$127,733	\$54,946	80.6	Simon Arias	
Sara Vaz	90.2%	\$236,451	\$124,285	82.2	AO	
VII Mark Dushaj	168.6%	\$223,522	\$83,227	80.6	AO	
Daisy Vasu	32.9%	\$55,519	\$41,789	76.4	Michael Vasu	
VIII Samy Jacques	92.0%	\$66,036	\$34,391	75.4	Tom Williams	
Jinelly Carvajal	80.7%	\$38,387	\$21,241	81.4	Jose Carvajal	
Doron Freud	68.7%	\$33,730	\$20,000	75.1	Giglione-Ackerman	

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Taulant Bane	120.3%	\$4,916,096	\$2,231,718	85.1	AO	
Mario Hajro	56.9%	\$8,997,238	\$5,732,629	81.5	AO	
Mark Neilson	29.5%	\$5,832,399	\$4,505,068	78.5	AO	
II Eric Thompson	42.3%	\$2,020,780	\$1,420,162	78.3	S-S-Parks-Salvaggi	
Jenny Kim	17.9%	\$1,876,062	\$1,591,075	80.2	AO	
III Christopher Hintz	77.6%	\$1,438,248	\$809,964	85.6	AO	
David Carpenter	22.6%	\$1,746,098	\$1,424,764	78.2	AO	
David Quevillon	17.2%	\$1,160,512	\$990,034	78.4	Mathew Hart	
IV Gabriela Sime	27.6%	\$1,259,349	\$986,739	77.1	Fisher-Zuzick	
V Jessica Chang	132.5%	\$1,772,177	\$762,338	81.5	AO	
Brandon Summerton	107.8%	\$1,481,017	\$712,861	85.8	AO	
Daniel Pacheco	34.3%	\$1,072,843	\$798,672	84.2	Beto Quintero	
VI James Marks	80.3%	\$861,175	\$477,742	80.6	Simon Arias	
Sara Vaz	35.5%	\$1,062,536	\$784,371	82.2	AO	
Stella Roznovan	29.2%	\$476,624	\$368,919	81.0	Cohen-Velasquez	
VII Mark Dushaj	528.3%	\$1,256,649	\$200,000	80.6	AO	
Daisy Vasu	28.4%	\$539,684	\$420,355	76.4	Michael Vasu	
VIII Andrew Chambers	26.4%	\$570,127	\$451,142	76.8	Philip Prata	

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO

CATEGORIES IX–XVI



IX

PATRICK DONOVAN
SIOUX FALLS, SD



X

CARMEN PENA GUEDEZ
HOUSTON, TX



XI

CARLO BUHAY
WINNIPEG, MB



XII

AARON FRIEDLANDER
NAPIER, NZ



XIII

MATTHEW WARD
NOBLESVILLE, IN



XIV

THOMAS J VENA
DES PLAINES, IL



XVI

BRAYDON CAMERON
WEXFORD, PA

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I–XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2023 Awards Presentation are the top RGA per category from Categories I–XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
IX Patrick Donovan	343.5%	\$88,694	\$20,000		78.9	AO
Taleb Jammoul Hajali	293.5%	\$99,861	\$25,380		81.3	Walter Icaza
Shawn Lewicki	288.1%	\$77,626	\$20,000		87.7	Hart-Lewicki
X Carmen Pena Guedez	328.2%	\$137,196	\$32,041		78.7	Jesus Romero
Christopher Bungay	261.7%	\$95,144	\$26,305		79.0	Satti-Kanaan-Wheeler
Phi Phan	88.3%	\$37,662	\$20,000		85.4	Desi Dimitrova
XI Carlo Buhay	200.0%	\$59,990	\$20,000		82.3	AO
Dustin Dunbar	169.8%	\$53,964	\$20,000		91.4	AO
Michael Botond	35.2%	\$27,048	\$20,000		88.3	AO
XII Aaron Friedlander	225.9%	\$65,171	\$20,000		83.2	Steve Friedlander
Sabrina Ashraf	120.3%	\$44,062	\$20,000		89.8	Theodore Pappas
XIII Matthew Ward	70.4%	\$34,072	\$20,000		91.6	Josh West
Kelly Schoenherr	54.2%	\$30,836	\$20,000		81.7	Philip Prata
XIV Thomas J Vena	41.0%	\$28,204	\$20,000		78.4	Tommy Vena
XVI Braydon Cameron	343.1%	\$88,617	\$20,000	99		Simon Arias
Sierra Kelsey	97.4%	\$39,486	\$20,000	90		Ralston-Ralston

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
IX Taleb Jammoul Hajali	209.0%	\$649,736	\$210,298		81.3	Walter Icaza
Patrick Donovan	154.4%	\$538,993	\$211,906		78.9	AO
Shawn Lewicki	80.2%	\$551,545	\$306,069		87.7	Hart-Lewicki
X Carmen Pena Guedez	283.7%	\$892,801	\$232,700		78.7	Jesus Romero
Phi Phan	127.5%	\$492,723	\$216,579		85.4	Desi Dimitrova
Christopher Bungay	83.8%	\$449,162	\$244,365		79.0	Satti-Kanaan-Wheeler
XI Carlo Buhay	24.9%	\$249,721	\$200,000		82.3	AO
Devon Chapman	19.9%	\$239,879	\$200,000		80.3	Jamison Weatherspoon
Hasan Ghazal	11.7%	\$244,744	\$219,117		86.6	Satti-Kanaan-Wheeler
XII Sylvain Kalombo	114.5%	\$429,084	\$200,000		84.4	Duni Olusegun
Aaron Friedlander	88.5%	\$377,044	\$200,000		83.2	Steve Friedlander
Sabrina Ashraf	23.9%	\$247,855	\$200,000		89.8	Theodore Pappas
XIII Matthew Ward	66.9%	\$333,791	\$200,000		91.6	Josh West

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO



1
MARIO HAJRO
SAN CLEMENTE, CA



2
DAVID CARPENTER
MIAMI, FL



3
MARK NEILSON
SOUTH LAKE TAHOE, CA



4
KEVIN APPASAMY
WAIANAE, HI



5
CHRISTOPHER HINTZ
EDMONTON, AB



6
BOBBY GUJRAL
BURNABY, BC



7
BRODY MAUGHAN-EVANSON
WEXFORD, PA



8
MICHAEL GERSTEIN
EDISON, NJ



9
ERIC THOMPSON
BRUNSWICK, OH



10
DANIEL PACHECO
MIAMI, FL

OCTOBER

Rank	Category	Legacy Production	SGA
1	I Mario Hajro	\$3,697,483	AO
2	III David Carpenter	\$1,347,535	AO
3	I Mark Neilson	\$673,358	AO
4	XIII Kevin Appasamy	\$374,034	AO
5	III Christopher Hintz	\$352,602	AO
6	I Bobby Gujral	\$323,727	AO
7	II Brody Maughan-Evanson	\$286,108	Simon Arias
8	VIII Michael Gerstein	\$242,348	Giglione-Ackerman
9	II Eric Thompson	\$228,606	S-S-Parks-Salvaggi
10	V Daniel Pacheco	\$227,651	Beto Quintero

YTD

Rank	Category	Legacy Production	SGA
1	I Mario Hajro	\$12,960,757	AO
2	III David Carpenter	\$6,197,977	AO
3	I Mark Neilson	\$3,726,992	AO
4	VIII Michael Gerstein	\$2,094,933	Giglione-Ackerman
5	II Brody Maughan-Evanson	\$2,076,481	Simon Arias
6	XIII Kevin Appasamy	\$1,984,208	AO
7	I Bobby Gujral	\$1,959,362	AO
8	II Eric Thompson	\$1,950,762	S-S-Parks-Salvaggi
9	IV Chase Miller	\$1,899,674	S-S-Bendure-Hartwig
10	VI Matthew Conrad	\$1,882,992	S-S-Parks-Salvaggi

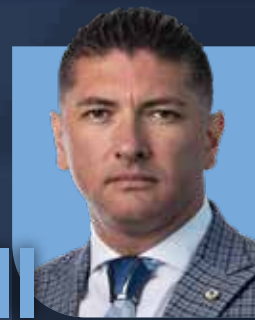
WHAT IS A LEGACY RGA?

The Company recognizes the Top 10 Legacy RGAs across all categories. A Legacy RGA is defined as the former RGA of a GA who was promoted to MGA. Legacy RGA production is calculated using the sum of the production of all the promoted MGAs where the former RGA can no longer be included in the hierarchy.

CATEGORIES I-VII



AO



BETO QUINTERO



JESUS ROMERO



ARIAS-DLABIK



MATTHEW TURNQUIST



PHILLIP WAISMAN



WALTER ICAZA

OCTOBER

Category	% Growth	Net ALP	NTG	RET
I AO	58.2	\$18,337,342		81.5
Theodore Pappas	30.1	\$822,937		78.7
Giglione-Ackerman	5.0	\$607,867		79.8
II Beto Quintero	226.2	\$1,023,862		83.2
Cohen-Velasquez	36.0	\$511,805		81.7
Satti-Kanaan-Wheeler	26.5	\$646,120		82.1
III Jesus Romero	321.7	\$473,715		75.3
Pappas-Akuamoa	40.9	\$331,900	90	
Tom Williams	7.6	\$314,205		77.4
IV Arias-Dlabik	64.8	\$576,026		80.7
Darcy Schrieber	36.6	\$373,693		81.6
Phillip Prata	25.3	\$209,141		79.1
Ernest Powell	2.6	\$196,802		77.8
V Matthew Turnquist	126.3	\$406,244	90	
Desi Dimitrova	46.6	\$187,979		81.1
VI Phillip Waisman	163.0	\$166,112		76.4
Kevin Holtz	96.2	\$404,008		81.2
Moore Midwest	3.8	\$146,634		85.8
VII Walter Icaza	242.9	\$464,053		82.2
Jose Carvajal	31.6	\$97,026		83.2
Chalom-Chalom	29.0	\$148,096		82.6

YTD

Category	% Growth	Net ALP	NTG	RET
I AO	36.7	\$93,659,128		81.5
Theodore Pappas	20.1	\$8,011,302		78.7
S-S-Bendure-Hartwig	10.1	\$6,548,622		82.1
Giglione-Ackerman	4.5	\$5,146,031		79.8
S-S-Parks-Salvaggi	4.4	\$15,519,541		82.6
II Beto Quintero	95.1	\$7,425,965		83.2
Satti-Kanaan-Wheeler	20.4	\$4,863,094		82.1
Andrew McQuade	18.9	\$4,175,284		83.2
Cohen-Velasquez	11.7	\$4,775,182		81.7
Michael Vasu	4.7	\$4,406,100		77.4
III Pappas-Akuamoa	18.5	\$2,044,920	90	
Albert Serur	14.8	\$3,410,302		80.9
Jamison Weatherspoon	12.9	\$2,823,463		83.1
Jesus Romero	5.8	\$3,630,932		75.3
IV Darcy Schrieber	40.0	\$3,535,307		81.6
Arias-Dlabik	31.3	\$3,486,366		80.7
Phillip Prata	18.5	\$2,444,206		79.1
V Matthew Turnquist	57.4	\$2,380,127	90	
Desi Dimitrova	24.1	\$2,010,725		81.1
Corey Neff	16.9	\$1,659,765		76.0
Fisher-Hall	8.7	\$2,117,905		81.1
VI Kevin Holtz	64.2	\$2,300,392		81.2
Fisher-Zuzick	61.4	\$2,078,461		77.7
Phillip Waisman	32.1	\$1,816,092		76.4
Moore Midwest	22.5	\$1,681,345		85.8
Weatherspoon-Harris	9.6	\$1,656,561		75.8
Tiffany Wagner	2.6	\$1,399,089		80.3
VII Walter Icaza	194.7	\$2,951,124		82.2
Duni Olusegun	44.4	\$1,675,175		81.5
Chalom-Chalom	12.6	\$1,255,029		82.6

EC = 2023 Executive Council Member

Spotlight recognizes SGAs in Categories I-XIV based on positive Net ALP Growth. The SGAs that will be recognized at the 2024 Awards Presentation are the top SGA per category from Categories I-XIV with the highest Net ALP Growth. The YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. SGAs must meet minimum growth over all their SGAships. Minimum quality standards apply for recognition.

CATEGORIES VIII–XIV



WEST-MOODY



GREG GRAHAM



QUINTERO-VIDAL



HOLTZ-RIGNEY



GABRIEL FELDMANN



GEORGE O'SHEA

OCTOBER

Category	% Growth	Net ALP	NTG	RET
VIII West-Moody	81.3	\$89,994		87.8
AO-Lorence	62.1	\$161,518		81.7
Steve Friedlander	54.7	\$150,742		83.7
Byron Paz	25.7	\$87,645		81.7
Chad Deley	24.2	\$101,704		81.6
Ralston-Ralston	19.9	\$117,671		80.9
Saavedra-Longino	19.7	\$125,808		82.2
IX Greg Graham	123.0	\$214,503		77.4
Jean Joseph	26.9	\$51,500	83	
Hart-Lewicki	21.9	\$99,083		83.2
Mark Beckford	13.6	\$75,829		79.1
X Quintero-Vidal	293.3	\$221,176	94	
XI Holtz-Rigney	109.7	\$98,708	87	
Chad Potts	104.8	\$79,676		79.0
London Nelson	33.0	\$41,228		79.3
Brian Wilson	17.8	\$49,762		85.2
West-Shogar-Moody	16.5	\$30,500		87.0
XII Gabriel Feldmann	40.4	\$55,426		78.5
Myaa Fallon	19.6	\$48,016		81.2
Adel Al Choufi Naim	18.3	\$31,962		82.9
XIII George O'Shea	251.6	\$16,630		77.8
XIV San Antonio Latino Division II	253.6	\$18,447		83.8
Joshua Krueger	186.2	\$63,036	87	
Satti-Kanaan-Orr	137.4	\$79,631	98	
Locker-Taylor	59.6	\$95,753	98	
Sergio Carta	48.0	\$363,576		79.7
Georgetown Latino Divison	29.3	\$50,927	93	
Alexander Gross	1.5	\$57,424	90	

YTD

Category	% Growth	Net ALP	NTG	RET
VIII Steve Friedlander	35.2	\$1,150,473		83.7
Ralston-Ralston	19.9	\$1,188,334		80.9
AO-Lorence	18.8	\$1,168,802		81.7
Chad Deley	14.5	\$1,105,442		81.6
Saavedra-Longino	14.3	\$1,130,808		82.2
Byron Paz	7.0	\$955,357		81.7
West-Moody	5.7	\$993,182		87.8
IX Greg Graham	112.2	\$1,672,189		77.4
Prata-Wilson	38.9	\$874,036		79.2
Hart-Lewicki	9.4	\$906,372		83.2
X Quintero-Vidal	197.3	\$1,300,456	94	
Gryska-Boles	3.0	\$569,513		78.2
XI Holtz-Rigney	92.1	\$806,508	87	
Chad Potts	42.7	\$739,344		79.0
West-Shogar-Moody	39.9	\$431,360		87.0
Jeremy Rivers	12.7	\$477,840		76.1
Brian Wilson	11.8	\$527,754		85.2
XII Gabriel Feldmann	35.8	\$500,308		78.5
XIII George O'Shea	8.9	\$164,821		77.8
XIV Joshua Krueger	114.3	\$407,927	87	
Locker-Taylor	62.8	\$270,999	98	
Satti-Kanaan-Orr	61.6	\$278,975	98	
Sergio Carta	53.1	\$1,783,135		79.7
San Antonio Latino Division II	15.5	\$180,053		83.8

EC = 2023 Executive Council Member

Spotlight recognizes SGAs in Categories I-XIV based on positive Net ALP Growth. The SGAs that will be recognized at the 2024 Awards Presentation are the top SGA per category from Categories I-XIV with the highest Net ALP Growth. The YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. SGAs must meet minimum growth over all their SGAships. Minimum quality standards apply for recognition.

CATEGORY I



1

CELIA O'DELL
NETTIE, WV



2

KATHY PAPPAS
ROSLYN HARBOR, NY

CATEGORY II



1

CHUCK HILL
LODI, CA



2

KELLY WALKER
FORT WORTH, TX

CATEGORY III



1

LORI VAUGHN
PORTLAND, OR



2

LISA BENNETT
ROCKFORD, MI

CATEGORY IV



1

DARRELL DOREY
MAHONE BAY, NS



2

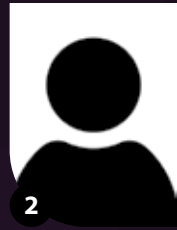
ROOZBEH BOZORGMANESHFARD
HOUSTON, TX

CATEGORY V



1

STEVE ORCHERTON
VICTORIA, BC



2

MELISSA DOREY
HEAD OF CHEZZETCOOK, NS

CATEGORY VI



1

PATRICK DURAY
BLAINE, MN



2

LAURIE GRUBER
HAMMOND, WI

CATEGORY VII



1

TARA SHEAD
TEMPLE, GA



2

ANGELA ENGEL
DOUGLAS, OK

CATEGORY VIII



1

AARON MATHIS
SAN ANTONIO, TX



2

JODI SKILLIN
LANCASTER, NY

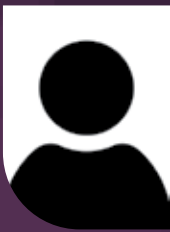
FIRST SIGNED TG



NICOLE JOHNS
GREENWOOD, IN



RYAN KUSTEC
CREVE COEUR, MO



PATRICIA YOЕ
MASSILLON, OH

TOP MANAGERS

CATEGORY I



1

KATHERINE PRATT
LEAVITTSBURG, OH

CATEGORY II



1

MARIA SIERO
LAKEWAY, TX

CATEGORY III



1

JACQUELINE LOWE
RED DEER, AB

INDIVIDUAL REPS: OCTOBER

Category	Rank	Cards	Obj	% Obj	
I	1	Celia O'Dell	3,603	1,429	252.1%
	2	Kathy Pappas	2,414	1,219	198.0%
	3	Malka Arony	5,260	2,832	185.8%
II	1	Chuck Hill	2,553	1,024	249.3%
	2	Kelly Walker	2,563	1,039	246.7%
	3	Tori Snowden	1,767	1,143	154.6%
III	1	Lori Vaughn	1,157	917	126.1%
	2	Lisa Bennett	962	818	117.6%
IV	1	Darrell Dorey	1,362	627	217.4%
	2	Roozbeh Bozorgmaneshfard	1,223	744	164.3%
	3	Irene Rurycz	769	717	107.3%
V	1	Steve Orcheron	1,414	550	257.0%
	2	Melissa Dorey	982	550	178.6%
	3	Jessica Christersson	684	588	116.2%
VI	1	Patrick Duray	1,294	550	235.3%
	2	Laurie Gruber	834	550	151.6%
	3	Brenna Bailey	715	550	130.1%
VII	1	Tara Shead	903	550	164.2%
	2	Angela Engel	834	550	151.6%
	3	Matthew Halbmaier	801	550	145.7%
VIII	1	Aaron Mathis	6,200	550	1127.2%
	2	Jodi Skillin	1,791	550	325.6%
	3	Emma Jorgenson	1,497	550	272.2%
Rookie	1	Tara Shead	903	550	164.2%
IceBreaker	1	Aaron Mathis	6,200	550	1127.2%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Kathy Pappas	17,888	12,194	146.7%
	2	Anna Guido Rohrer	16,998	14,153	120.1%
	3	Celia O'Dell	15,942	14,290	111.6%
II	*1	Chuck Hill	19,632	10,240	191.7%
	2	Kelly Walker	15,671	10,391	150.8%
	3	Pam Monetti	14,234	10,082	141.2%
III	*1	Mark Gagliardi	13,061	8,040	162.4%
	2	Lisa Bennett	13,075	8,181	159.8%
	3	Lori Vaughn	10,997	9,175	119.9%
IV	*1	Patrena Smith	10,814	5,991	180.5%
	2	Larry Lozano	8,322	5,962	139.6%
	3	Roozbeh Bozorgmaneshfard	10,211	7,442	137.2%
V	*1	Mark Flemm	6,416	5,500	116.7%
	2	Kevin McKeen	5,919	5,528	107.1%
	3	Steve Orcheron	5,280	5,500	96.0%
VI	*1	Laurie Gruber	20,496	5,500	372.7%
	2	Chas Robinson	13,850	5,500	251.8%
	3	Patrick Duray	6,863	5,500	124.8%
VII	*1	Angela Engel	8,870	5,500	161.3%
	2	Matthew Halbmaier	6,332	5,500	115.1%
	3	Patrick Duray	6,863	5,500	124.8%
VIII	*1	Aaron Mathis	12,719	5,500	231.3%
	2	Juno Kemple	9,466	5,500	172.1%
	3	Jodi Skillin	7,434	5,500	135.2%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: OCTOBER

Category	Rank	Cards	Obj	% Obj	
I	1	Katherine Pratt	7,990	6,113	130.7%
	2	Ryan Gregoli	10,473	8,161	128.3%
II	1	Maria Siero	11,473	4,467	256.9%
	2	Amanda Mlinaz	5,051	3,759	134.4%
III	1	Jacqueline Lowe	5,035	3,089	163.0%
	2	Morgan Breier	2,703	2,112	128.0%

MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	JT Tasker	69,891	63,896	109.4%
	2	Ryan Gregoli	89,162	81,609	109.3%
II	*1	Amanda Mlinaz	51,505	37,593	137.0%
	2	Maria Siero	52,394	44,666	117.3%
III	*1	Morgan Breier	23,552	21,120	111.5%
	2	Thomas Nejman	30,838	29,243	105.5%

MOST ORIGINAL CARDS GENERATED: YTD

- 1 **LAURIE GRUBER** 14,872
- 2 **CHAS ROBINSON** 10,344
- 3 **AARON MATHIS** 7,344



1

LAURIE GRUBER
HAMMOND, WI

GC = 2023 PR Growth Council Member

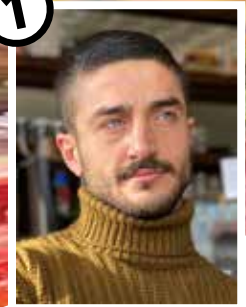
PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII is calculated based on 110% of previous year's production, or 6,600 leads whichever is greater. To be recognized, Rep must meet 90% of Growth objective.

Manager Categories I-III is calculated based on 110% of previous year's production for their respective territories. To be recognized, Manager must meet 90% of Growth Objective.

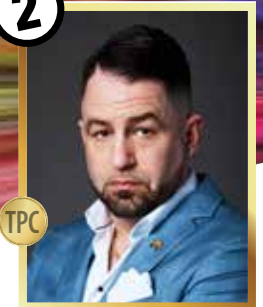
WORLD'S GREATEST BONUS

1




Firat Ucar
\$159,978
AO

2




Daniel Paravisini
\$90,552
AO

3




Marshall Fernandez
\$77,923
AO

4



Salaur Khorrani
\$48,656
AO

5



Tyjere Morrow
\$46,637
AO

OCTOBER BONUS LEADERS | PAYOUT: \$4,794,371 | QUALIFIERS: 3,823

- \$ 159,978 Firat Ucar
- \$ 90,552 Daniel Paravisini
- \$ 77,923 Marshall Fernandez
- \$ 48,656 Salaur Khorrani
- \$ 46,637 Tyjere Morrow
- \$ 42,445 Brian Harrington
- \$ 39,859 Garrett Amora
- \$ 35,542 Montzer Alwatan
- \$ 34,512 Ardian Gojcaj
- \$ 33,339 Roger Fredericks
- \$ 32,419 Kevin Musai
- \$ 32,160 Nikolla Lulgjuraj
- \$ 30,946 Joseph Lance
- \$ 30,384 Ali Saad
- \$ 28,697 Michael Grudzien
- \$ 28,377 Michele Stewart
- \$ 27,848 Stephen Bowen
- \$ 25,629 Ian Pickett
- \$ 25,075 Hussein Kutkut
- \$ 25,013 Damian Woods
- \$ 23,716 Alex Cho
- \$ 22,851 Kristi Basho
- \$ 22,103 Nathan Labranche
- \$ 19,706 Anisa Pecukja
- \$ 18,479 Oleg Novitchii
- \$ 18,462 Bradley Christiansen
- \$ 18,276 Alessandro Succurro
- \$ 18,164 Michael Dejesus
- \$ 16,816 Samantha Dorrough
- \$ 16,623 Panaris Bregu
- \$ 16,169 Alex Tran
- \$ 15,921 Alan Sedaghat
- \$ 15,902 Anthony Ruggiero
- \$ 15,829 Ervin Metaj
- \$ 15,298 Lindsay Staffieri
- \$ 15,285 Ashley Mysza
- \$ 14,973 Jihad Ottallah
- \$ 14,760 Massoud Vaziri
- \$ 14,463 Edward Leon
- \$ 14,142 Serge Brouillette
- \$ 14,102 Todd Krupa
- \$ 13,819 Brandon Minor
- \$ 13,805 Noor Musleh
- \$ 13,587 Blair Sheppard

- \$ 13,528 Abigail Jones
- \$ 13,484 Joshua Dishong
- \$ 13,478 Carmen Arroyo
- \$ 13,286 Arif Hajro
- \$ 13,234 Leonard Pataca
- \$ 12,968 Fredi Bilbili
- \$ 12,930 Jesse Fullmer
- \$ 12,673 Amir Iranidoosthaghghi
- \$ 12,495 Jaxon Bellar
- \$ 12,495 Christopher Rolph
- \$ 12,468 Roberto Samano Diaz
- \$ 12,447 Justin Neal
- \$ 12,352 Rea Alwan
- \$ 12,140 Austin Timmons
- \$ 11,611 Pedro Albuquerque
- \$ 11,470 Timothy Noe
- \$ 11,422 Vivian Trinh
- \$ 11,324 Jonni Ng
- \$ 11,244 Bruce Viaje
- \$ 11,173 Pa Aliou Kasseh
- \$ 10,913 Brandon Bennett
- \$ 10,889 Josh Spence
- \$ 10,878 Leyna Tran
- \$ 10,628 Ashkan Khoshmagham
- \$ 10,308 Kris Nalbani
- \$ 10,248 Jermaine Moye
- \$ 10,129 Kelechi Anele
- \$ 10,072 Jeremy Bruce
- \$ 9,986 Gabriela Garcia Coro
- \$ 9,428 Lina Toma
- \$ 9,283 Dalton Cassavoy
- \$ 9,264 Enmanuel Grullon
- \$ 9,179 Alex Pancake
- \$ 9,148 Austin Rockall
- \$ 9,071 Roger Fung
- \$ 8,711 Franko Bilbili
- \$ 8,587 Brandon Neal
- \$ 8,573 Elvis Tinaj
- \$ 8,409 Dirk Devries
- \$ 8,355 Gabriel Abuaun
- \$ 8,303 Alexus Hawkins
- \$ 8,275 Michael van Delft
- \$ 8,240 Alon Barnur

- \$ 8,116 Elio Mertiri
- \$ 7,969 Samuel Siegel
- \$ 7,965 Shane Havel
- \$ 7,893 Arturo Romero
- \$ 7,856 Nicholas Keeley
- \$ 7,854 Michael Kampfer
- \$ 7,760 Eric Ramirez
- \$ 7,738 Jake Kim
- \$ 7,726 Adrian Bendo
- \$ 7,654 Damon Stroup
- \$ 7,586 Irma Gallardo
- \$ 7,581 James Hodges
- \$ 7,545 Marisone Navor
- \$ 7,399 Stephanie Hernandez
- \$ 7,298 Endri Shkambi
- \$ 7,155 Derek Woo
- \$ 7,152 Bruno Nuro
- \$ 7,132 Nicholas Llewellyn
- \$ 7,047 Michael Battaglio
- \$ 6,993 Aaron Chen
- \$ 6,988 Emily Klich
- \$ 6,971 Shawn Toma
- \$ 6,969 Andrea V Laurent
- \$ 6,898 Ladan Rahbary
- \$ 6,761 Connor O'Donnell
- \$ 6,757 Heccy Rivas
- \$ 6,754 Alexandra Longo
- \$ 6,742 Paige Schaub
- \$ 6,698 Brock Lampepe
- \$ 6,693 Liomar Marval
- \$ 6,680 Andrew Britton
- \$ 6,673 Joseph Tomanovich
- \$ 6,666 Mohamed Aljahmi
- \$ 6,569 Serage Jamil
- \$ 6,555 Jennifer Savino
- \$ 6,492 Tabitha Sanders
- \$ 6,466 Edward DeFurio
- \$ 6,414 Byron Edginger
- \$ 6,259 Torian Fields
- \$ 6,196 Sanad Altal
- \$ 6,136 Melissa Hayfa
- \$ 6,102 Kevin Ishikane
- \$ 5,979 Tyler Church
- \$ 5,976 Christopher Braun

- \$ 5,917 Jack Gable
- \$ 5,879 Emily Buelow
- \$ 5,801 Christina Konstanzer
- \$ 5,791 Amber Pearson
- \$ 5,765 Maria Velasquez Farley
- \$ 5,758 Keenan Pacheco
- \$ 5,756 Tyler McKnight
- \$ 5,680 Lily Sakai
- \$ 5,655 Kasali Kotun
- \$ 5,603 Brandon Geercken
- \$ 5,575 Nick Scordos
- \$ 5,562 Yatianna Tirado
- \$ 5,603 Brandon Geercken
- \$ 5,575 Nick Scordos
- \$ 5,562 Yatianna Tirado
- \$ 5,553 Richarda Joseph Garcia
- \$ 5,548 Joseph Sciria
- \$ 5,505 Gage Harrington
- \$ 5,437 Geanpiero Pusceddu
- \$ 5,387 Charles Nacovsky
- \$ 5,370 Melissa Grieb
- \$ 5,357 Anthony Recker
- \$ 5,344 Evangelos Feola
- \$ 5,317 Giorgi Gogidze
- \$ 5,263 Mama Atetu
- \$ 5,259 Jacob Buzzard
- \$ 5,213 Allison Moore-Tjaden
- \$ 5,150 Alex Carr
- \$ 5,125 Kelly Ekker
- \$ 5,119 Dianka Blash
- \$ 5,119 Daoud Naser
- \$ 5,085 Alvin Ali
- \$ 5,082 Tylar Valdes
- \$ 5,042 Max Quasem
- \$ 5,040 Meenakshi Chavis
- \$ 5,004 Daniel Li
- \$ 5,007 Michael Scarborough
- \$ 4,992 Marisa Brockway
- \$ 4,978 Sarah Saleim
- \$ 4,970 Dustin Dunbar
- \$ 4,957 Moise Sahakian
- \$ 4,951 Andrew Brown
- \$ 4,932 Clara Russell-Martinez
- \$ 4,930 Andrea Schmitt
- \$ 4,918 Jovencio Sales
- \$ 4,914 Jessica Davis
- \$ 4,904 Vania Noriega

- \$ 4,887 Gabriel Hurst
- \$ 4,798 Natalia Beltran Hernandez
- \$ 4,797 Constance Tuiteleapaga
- \$ 4,766 Claire Guy
- \$ 4,726 Kasey Garcia
- \$ 4,710 Austin Ewing
- \$ 4,708 Dana Cortez
- \$ 4,691 Timipre Barigha
- \$ 4,672 Tara Russell
- \$ 4,551 Jillian Arshadi
- \$ 4,519 Alex Smith
- \$ 4,434 Bionande Barthelemy
- \$ 4,418 Samuel Yang
- \$ 4,330 Yasmin Kapadia
- \$ 4,302 Christian Cox
- \$ 4,265 Amy Cyphers-Littel
- \$ 4,244 Joey Kennedy
- \$ 4,243 Haley Pflieger
- \$ 4,238 Danial Arif
- \$ 4,231 Bryan Juskiw
- \$ 4,216 Fouzieyeh Saad
- \$ 4,200 Jozef Tinaj
- \$ 4,172 Aaron Ebel
- \$ 4,171 Anton Sinishtaj
- \$ 4,151 Spencer Kozej
- \$ 4,140 Cole Kushik
- \$ 4,133 Ashley Rust
- \$ 4,126 Muhammed Ashraf
- \$ 4,095 Chris Densham
- \$ 4,005 Matthew Zang
- \$ 3,975 Abedalmajeed Abukhalil
- \$ 3,934 Tyrese Holland
- \$ 3,929 Eyad Awdi
- \$ 3,925 Frederick Holguin
- \$ 3,919 Cherrish Taylor
- \$ 3,887 Kevin Beaver
- \$ 3,883 Alexander Pham
- \$ 3,862 Christina Benson
- \$ 3,836 Jadwiga Martins
- \$ 3,801 Stephen Boone
- \$ 3,768 Harbi Hamdan
- \$ 3,755 Loua Farunia
- \$ 3,751 Christina Hamilton
- \$ 3,749 Alex Miller

- \$ 3,743 Mauro Capozucca
- \$ 3,742 Mallory Sitto
- \$ 3,737 Mitchell Webb
- \$ 3,737 Christian Gojcaj
- \$ 3,710 Som Mishra
- \$ 3,695 Jack Fisher
- \$ 3,689 Victoria Lopes
- \$ 3,686 Lambert McElrath
- \$ 3,675 Ikram Al-Shobaki
- \$ 3,670 Michael Valent
- \$ 3,666 Elle Sing
- \$ 3,661 Kashala Guiden
- \$ 3,652 Melissa Elam
- \$ 3,619 Erald Tomorri
- \$ 3,609 Brandon Hanks
- \$ 3,602 Conall Quish
- \$ 3,590 Rick Menard
- \$ 3,590 Crystal Jack
- \$ 3,584 Cindy Ramirez
- \$ 3,580 Ashley Charriere
- \$ 3,554 Michele Faul
- \$ 3,548 Christina Salvatore
- \$ 3,542 Arthur Francis
- \$ 3,523 Xhaviti Jakupi
- \$ 3,519 Zeenat Sanni-Balogun
- \$ 3,511 Wasiq Warraich
- \$ 3,498 Truman Falkner
- \$ 3,494 Vitaliy Stoykevich
- \$ 3,494 Cody Langston
- \$ 3,491 Cassidy Griffin
- \$ 3,442 Aspen Bell
- \$ 3,436 Elijah Findley
- \$ 3,431 Tennis Mather
- \$ 3,412 Manique Sala
- \$ 3,404 Christopher Jones
- \$ 3,400 Richard Carter
- \$ 3,394 Kara Tripoli
- \$ 3,379 Linda Marquez
- \$ 3,377 Adam Kidikas
- \$ 3,366 Alexandria Morales
- \$ 3,365 Cole Bramhall
- \$ 3,362 Theresa Romer
- \$ 3,305 Dylan Stickle
- \$ 3,302 Shan Hanes
- \$ 3,276 Denzil Latimore
- \$ 3,272 Makayla Carpenter
- \$ 3,261 Anthony Greco
- \$ 3,253 Joshua Hammond
- \$ 3,249 Muhammad Mansoor
- \$ 3,237 Christopher Velez
- \$ 3,236 Victor Grasso Zambrano
- \$ 3,219 Colin Ghee
- \$ 3,212 Sean Henry
- \$ 3,212 Janelle Fischer
- \$ 3,195 Isaac Foster
- \$ 3,188 Yuhung Yeh
- \$ 3,184 Kurt Evans
- \$ 3,175 Jordan Jones
- \$ 3,171 Jonathan Da-Al
- \$ 3,157 Jeffrey A Smith
- \$ 3,154 Jin Chen
- \$ 3,147 Brooklyn Brooks
- \$ 3,141 VaShawn Nelson
- \$ 3,138 Chris McElmoyl
- \$ 3,137 Ronald Rivera
- \$ 3,108 Hussien Mouzaiahem
- \$ 3,096 Destiny Okungbowa
- \$ 3,092 Arianna Patterson

- \$ 3,078 Carol Fernandez
- \$ 3,073 Yoline Octave
- \$ 3,061 Rielly Maher
- \$ 3,054 David Fuller
- \$ 3,039 Jennifer Terife Medina
- \$ 3,020 Emily Rogers
- \$ 3,008 Elba Diaz
- \$ 2,982 Richard Tabanji
- \$ 2,972 April Ross
- \$ 2,967 Michael Stuver
- \$ 2,956 Bryan Stoddard
- \$ 2,951 Gabriel Rocha
- \$ 2,944 Shekhar Deshpande
- \$ 2,928 Rayvan Wilsdorf
- \$ 2,924 Steven Counts
- \$ 2,922 Tony Geer
- \$ 2,911 Enri Sako
- \$ 2,910 Tevin Overton
- \$ 2,909 Kara Roenspies
- \$ 2,906 Brian Colarusso
- \$ 2,902 Brad Toyama
- \$ 2,902 Ambreen Ajani
- \$ 2,894 Shundra Hampton
- \$ 2,892 Bruce Tan
- \$ 2,885 Alexander Sanchez
- \$ 2,884 Noah Vongunden
- \$ 2,871 Lamine Diakhate
- \$ 2,858 Michael Maloney
- \$ 2,845 Devonte Coles
- \$ 2,842 Kara Johnson
- \$ 2,839 Connor Cook
- \$ 2,830 Triston Miller
- \$ 2,827 Anthony Williams
- \$ 2,812 Joel Trask
- \$ 2,809 Sasha Oakes
- \$ 2,809 Tanner Duy
- \$ 2,799 Michael Chapman
- \$ 2,796 Rahman Mashriqi
- \$ 2,783 Joshua Wilson
- \$ 2,759 Federico Betancourt
- \$ 2,758 Aarom Rodriguez
- \$ 2,754 Troy Henderson
- \$ 2,747 Tyler Shaffer
- \$ 2,737 Alexander Nachman
- \$ 2,723 Darius Rowan
- \$ 2,700 Endy Suriel
- \$ 2,700 Jacqueline Kabluyen
- \$ 2,696 David Gallagher
- \$ 2,681 Ryan Bucher
- \$ 2,671 Jason Timoch
- \$ 2,668 Michael Conner
- \$ 2,660 Ernesto Delgadillo
- \$ 2,657 Horace Johnson
- \$ 2,645 Brittmarie Yarian
- \$ 2,642 Daryl Graham
- \$ 2,634 Kelly Yingling
- \$ 2,620 Tom Shamon
- \$ 2,617 Shayla Harris
- \$ 2,616 Eileen Burningham
- \$ 2,615 Leslie Villeneuve
- \$ 2,613 Tyler Sikarskie
- \$ 2,600 Brooklyn Brooks
- \$ 2,600 Nikolai Zollinger
- \$ 2,584 Justin Dunbar
- \$ 2,571 Jensen C Symonds
- \$ 2,570 Hussien Siwyan
- \$ 2,567 Shahriar Mohammadi
- \$ 2,566 Joseph Sarasin

- \$ 2,558 Omer Bodair
- \$ 2,556 Gjergi Bego
- \$ 2,553 Ryan Cummings
- \$ 2,550 Pablo Castro Gault
- \$ 2,548 Nicholas Catenacci
- \$ 2,536 Maria Lopez Cuadros
- \$ 2,531 Juan Aleman Madriz
- \$ 2,521 Felix Moran Romero
- \$ 2,517 Gjon Ljulidjuraj
- \$ 2,510 Gavin McDonald
- \$ 2,508 David Staffieri
- \$ 2,497 Dominick Nieves
- \$ 2,495 Simeon Adesina
- \$ 2,491 Ethan Tolbert
- \$ 2,487 Ariane Davis
- \$ 2,486 Tyson Vander Linden
- \$ 2,482 Patricia Galaz
- \$ 2,480 Mary Malek
- \$ 2,467 Mark Diskin
- \$ 2,465 Noella Coleman
- \$ 2,462 Mayra Perez Bermudez
- \$ 2,460 Danielle Shelp
- \$ 2,458 Nicholas Beyer
- \$ 2,457 Omaira Garces Ramonez
- \$ 2,453 Deveran Smith
- \$ 2,447 Craig Fernandez
- \$ 2,445 Joachim Jean
- \$ 2,445 Adam Russell
- \$ 2,444 Jared Guglielmino
- \$ 2,444 Bryan Froneyberger
- \$ 2,440 Victor Ledesma
- \$ 2,440 Jenny Anderson
- \$ 2,432 Anthony Michael
- \$ 2,424 Mason Duty
- \$ 2,418 Breana Noggles
- \$ 2,415 Francis Barrientos
- \$ 2,413 Joseph Nelson
- \$ 2,405 Brandon Mazyak
- \$ 2,405 Sylvain Kalombo
- \$ 2,404 Aref Sayegh
- \$ 2,400 Kekoa Jacobs
- \$ 2,395 Harinderjit Sidhu
- \$ 2,393 Donald Lewis
- \$ 2,388 Avieren Asencio
- \$ 2,386 Gage Stevens
- \$ 2,383 Tarek Berry
- \$ 2,380 Lisa Richardson
- \$ 2,370 Sabrina Agostini
- \$ 2,369 John Mancuso
- \$ 2,351 Michael Hutchison
- \$ 2,345 Jacob Reiter
- \$ 2,331 Nancy Duong
- \$ 2,328 Michael Schaefer
- \$ 2,319 Morvarid Tadayon
- \$ 2,316 Kyle Johnston
- \$ 2,307 Shanna Cote
- \$ 2,305 Kayla Segady
- \$ 2,303 Kendall Gildersleeve
- \$ 2,301 Marian Gerges
- \$ 2,298 Matthew Sturgis
- \$ 2,296 Bernardo Lopez
- \$ 2,291 Jennifer Jantzen
- \$ 2,289 Laura Chavez
- \$ 2,288 Madison Hiebert
- \$ 2,287 Michael Ellis
- \$ 2,284 Stephen Williams
- \$ 2,280 Gary Slocum
- \$ 2,275 Edward Tiogson

- \$ 2,271 Kaylee Harvie
- \$ 2,268 Nancy West
- \$ 2,250 Victor Romero
- \$ 2,250 Matthew McDowell
- \$ 2,245 Marie Lane
- \$ 2,243 Shayla Floch
- \$ 2,238 Joseph Gojcaj
- \$ 2,236 Srinivas Yerraganti
- \$ 2,233 Amanda Lustbader
- \$ 2,232 Yeohana Serrano
- \$ 2,231 Semaj Henderson
- \$ 2,228 Abigail Trifone
- \$ 2,226 Angela Rodriguez
- \$ 2,217 Peyton McKenrick
- \$ 2,213 Julian Niewiadomski
- \$ 2,212 Andrea Arabia Robles
- \$ 2,203 Juli Roth Preston
- \$ 2,190 Ruth Molloy
- \$ 2,190 Aaron Osborne-Porter
- \$ 2,188 Michell Diaz Gomez
- \$ 2,187 Ashley Norris
- \$ 2,179 Denise Hettinger
- \$ 2,174 Garrett Philbeck
- \$ 2,167 Jodie Whisenant
- \$ 2,166 Sebastian Frydenberg
- \$ 2,164 Lynn Svoboda
- \$ 2,162 Ellen Tuttle
- \$ 2,154 Sam Chan
- \$ 2,151 Devon Conway
- \$ 2,143 Rachel Jackson
- \$ 2,140 William Benline
- \$ 2,138 Carlos Iraheta Barrientos
- \$ 2,135 Ian Kouba
- \$ 2,133 Rochelle Magpantay
- \$ 2,132 James Sherwood
- \$ 2,130 Christopher Vaughn
- \$ 2,128 Ranjana Chopra
- \$ 2,128 Fritznel Octave
- \$ 2,116 Joseph Wilson
- \$ 2,114 James Mathews
- \$ 2,111 Kingsley Hansen
- \$ 2,109 Edon Nevzadi
- \$ 2,103 Andrew Severson
- \$ 2,103 Maria Ortega
- \$ 2,098 Kushtrim Jakupi
- \$ 2,095 Raymar Ruiz Ramos
- \$ 2,093 Rejean Elam
- \$ 2,078 Alipate Makaui
- \$ 2,078 Justin Haisha
- \$ 2,069 Marla Ballerini
- \$ 2,064 Patrick Donovan
- \$ 2,057 Carolina Muscato
- \$ 2,050 Karla Estrada
- \$ 2,047 Stephen Nessner
- \$ 2,045 Troy Plummer
- \$ 2,043 Julia Hastings
- \$ 2,040 Angie Sanabria Quintero
- \$ 2,040 Javier Diaz
- \$ 2,031 Jonathan Villa
- \$ 2,027 Lleison Martinez
- \$ 2,026 Carlos Arballo
- \$ 2,025 Donald Gregoire
- \$ 2,006 Evan Holzhauer
- \$ 1,998 Ahmed Elagrab
- \$ 1,997 Andrew Boston
- \$ 1,996 Steffanie Arce
- \$ 1,992 Joseph Cammarata
- \$ 1,989 Carlos Eraso Ledesma

- \$ 1,989 Maria Acuna Regalini
- \$ 1,979 Kory Louvelle
- \$ 1,978 Candice Kaiser
- \$ 1,974 Christopher Jeantet
- \$ 1,973 Temesghen Starr
- \$ 1,972 Remy Jones
- \$ 1,968 Cassandra Bryce
- \$ 1,959 Donald Wolak
- \$ 1,957 Anthony Drago
- \$ 1,952 Franklin Gomez
- \$ 1,951 Kemar Thompson
- \$ 1,943 Said Sabbagh
- \$ 1,941 Woodrow Kincaid
- \$ 1,941 Marc Futterweit
- \$ 1,937 Julian Niewiadomski
- \$ 1,936 Nicole James
- \$ 1,933 Julie Aprahamian
- \$ 1,932 Barbara King
- \$ 1,930 Zachary McCormack
- \$ 1,930 Gregory Chadwick
- \$ 1,928 Jared Robertson
- \$ 1,926 Brandon Shaena
- \$ 1,923 Ornela Martinaj
- \$ 1,920 Anthony Sava
- \$ 1,916 Nadira Singh-Moon
- \$ 1,914 Mike Sukhbaatar
- \$ 1,914 Cody Nicholson
- \$ 1,910 Ariel McAlister
- \$ 1,902 Julia Loboda
- \$ 1,901 Rylan Davis
- \$ 1,900 Andrew Hynan
- \$ 1,895 Gerald Levy
- \$ 1,893 Dmitry Pendro
- \$ 1,893 Waleyan Chambers
- \$ 1,887 Walter Henderson
- \$ 1,886 Harvey Quinn
- \$ 1,885 Caren Deanda
- \$ 1,885 Joshua Notte
- \$ 1,882 Rana Shirer
- \$ 1,880 Joseph Moore
- \$ 1,877 Clayton Strawderman
- \$ 1,873 Gusmary Cordero
- \$ 1,872 Viktorious Dugan
- \$ 1,861 Phi Phan
- \$ 1,857 Anyeliz Gonzalez
- \$ 1,852 Zachary Daniels
- \$ 1,843 Donita Myles
- \$ 1,836 Jason To
- \$ 1,827 Jamie Tan
- \$ 1,827 Ana Sandoval
- \$ 1,821 Ryan Adams
- \$ 1,819 Ruth Westman
- \$ 1,809 Jesse Doherty
- \$ 1,805 Ivan Andrade
- \$ 1,804 Jorge Ramirez Mendez
- \$ 1,804 Trace Johnson
- \$ 1,799 Jazmin King
- \$ 1,795 Alexander Iniakov
- \$ 1,791 Bobby Hamilton
- \$ 1,789 Vincent Neal
- \$ 1,788 Leonardo Vidoza Perdomo
- \$ 1,786 Thomas Lytle
- \$ 1,786 Carly Ferraro
- \$ 1,785 Kayla Upmeyer
- \$ 1,784 Kelly Nelson
- \$ 1,772 Mark Hutchin
- \$ 1,771 Dina Boghdady
- \$ 1,771 Dillon Zartman

WORLD'S GREATEST BONUS – CONTINUED

\$ 1,767 Alejandro Davila Diaz
1,765 Brandon Gamagami
1,764 Bradley Sullivan
1,749 Patrice Charles
1,747 Anna Mirzaee
1,741 Louie Gonzalez
1,740 Rushawn Grange
1,735 Betsy Adney
1,730 Kareem Mutia
1,729 Sara Flanagan
1,727 Theresa Monaghan
1,725 Solgeis Cardozo Mijares
1,712 Farnaz Fotovat Ahmadi
1,712 Maria Turino-Perez
1,712 Jonathan Lu
1,709 Samuel Artzis
1,708 Cobi Jefferson
1,706 Asata Walker
1,706 Michael Panella
1,703 Robert Underwood
1,703 Roxie Soto
1,703 Brent Henderson
1,701 Johann Infante Perez
1,701 Britney Diaz Vasquez
1,698 Michael Ray
1,697 Kyle Carpenter
1,694 George Fransis
1,692 Nicole Honeycutt
1,692 Marcus Aguilar
1,690 Tony Georges
1,688 Tanya Diaz
1,687 Anally Lugo Riera
1,682 Gina Gutierrez
1,678 Anthony Colindres
1,669 Kryssa Pittman
1,667 Nicholas Poborsky
1,667 Edrick Tercero
1,659 Brendan Meyers
1,656 Trevor Bailey
1,655 Ryan Lee
1,654 Norman Breeden
1,653 Michael Ricotta
1,648 Branden Bowman
1,642 Orett Nelson
1,642 Nicholas Opacian
1,636 Christopher McGlynn
1,636 Jasmine Rey-Saldua
1,635 Ruben Chaimov
1,634 Jordan Jones
1,633 Isaac Pantoja
1,629 Ryan Bernardi
1,629 Kurt-James MacMillan
1,629 Vanessa Collura
1,626 Brandon Lindsay
1,616 Jordan Brown
1,614 Alyssa Duff
1,609 Todd Colson
1,607 Ayuna Gaines
1,601 Raylene Canela
1,596 Javier Contreras Paraguacuto
1,596 Astrid Gomez Castrillon
1,595 Peter Ko
1,594 Terrence Spain
1,594 Jeramey Pitman
1,590 Colleen Senecal

\$ 1,588 Timothy Rose
1,588 Reanna Wilding
1,587 Iasmina Pataca
1,587 Mary Ott
1,585 David Nava
1,584 Agnieszka Zieba
1,583 Andrew Fischer
1,581 Cleopatra Sola
1,581 Jonathan Conner
1,576 Caden Devries
1,576 Vanessa Rodriguez
1,574 Marcelo Barrios Lagos
1,573 Esmeralda Cruz
1,571 Aliz Elvira Ruano
1,564 Courtney Wharton
1,562 Carly Pippin
1,562 Shameka Rowe
1,559 Christine LaGambina
1,559 John Rings
1,552 Yanicka Ghoston
1,550 Cross Steplowski
1,545 Damon Blackman
1,544 Talisa Page
1,538 Mohammed Alniserawiy
1,529 Dylan Banda
1,525 Michael McLaughlin
1,520 Nicholas Russo
1,515 Heidi McMullin
1,514 Danielle Hercules
1,512 Sanub Sinclair
1,510 Haydn Audsley
1,508 Cameron Ontko
1,502 Omar Hashimi
1,501 Pilar Aragon Diaz
1,498 Lloyd Patterson
1,496 Jennie Pierce
1,493 Rebecca Amundson
1,493 Latanya Rawles
1,491 Carleigh Sayers
1,490 Michael Pici
1,489 Lindsey Stakset
1,487 Dan Ikei
1,484 Luis Soriano
1,483 Eric Butt
1,483 Christabel Ornelas
1,482 David Burke
1,473 Michael Ribovich
1,471 Joncarlos Sanchez
1,468 Tina Janti
1,466 Katlin Hernandez
1,465 Melissa Losk
1,462 Darkis Perez Padron
1,457 Eleisa Carlino Andrea
1,454 Rachel Norris
1,451 Jeffrey De Los Reyes
1,451 Erika Torres
1,450 Tyler DuBois
1,448 Aimee Dabila
1,446 Chantia Williams
1,443 Brandon Cruz
1,443 Frank Romo
1,442 Oludoyin Omolaja
1,442 Emily Norde
1,438 Paola Salazar Rosales
1,434 Monica Kayano

\$ 1,433 Jeanneliza Solis
1,433 Taylor Ross
1,427 George Dominguez
1,426 Mahmoud Oditallah
1,425 Samantha Goris
1,421 Jerrell Boyd
1,418 Erick Deal
1,417 Kamyar Soleymani
1,417 Adem Abdula
1,417 Deandre Barber
1,413 Jasmine Leon
1,413 David Hart
1,407 Brock Baldwin
1,401 Adrian Colmenares
1,401 Felipe Machado-Santana
1,401 Sierra McAniff
1,399 Magaly Una
1,395 Bryce Engstrom
1,394 Sumarah Montas-Brown
1,394 Angelica Leon
1,394 Jeffrey Frias
1,394 Marvin Bolden
1,391 Meredith Jones
1,387 Ross Ewen
1,385 Zachery Kertulis
1,383 John Kimer
1,383 Asiguy Haugabook
1,382 Kiera Hartl
1,372 Christopher Bell
1,371 Matthew Bostic
1,369 Maria Lugo Rincon
1,367 Sahil Gulati
1,366 Raymond Tomasik
1,363 Devin Gould
1,360 Luis Petit
1,358 Roximar Paz
1,353 Hawell Stephan
1,351 Ty Burkholder
1,351 Jorge Del Rio
1,351 Jose Matos
1,350 Nicholas Geyer
1,349 Aaron Adams
1,347 Alyssa Rollo
1,347 Nicholas Perry
1,338 Brooke Stewart
1,337 Riley Donovan
1,335 Simon Perez
1,334 James Davis
1,333 Kwame Graham
1,331 Alejandra Maldonado
1,329 Rafael Sepulveda
1,329 Zachary Marshall
1,325 Olaniyan Eaglin
1,318 Christina Ande
1,315 Jaeden Creamer
1,313 Marion Polk
1,311 Anthony Robertson
1,305 Jimmy Quifille
1,302 Cara Richard
1,300 Julieta Gjini
1,300 Maddy Penuela
1,296 Peer Shmelzer
1,292 Stephen Davis
1,285 Nicholas Davis
1,282 Jenniffer Sosa

\$ 1,282 Zachary Chousky
1,281 Luis Lopez
1,276 Jasmine Schulte
1,274 Natalie Soboleva
1,274 Babajide Obashoto
1,270 Lisa Snider
1,269 David Asbra
1,267 Kaiden Herald
1,265 David Melendrez
1,263 Verna Willbur
1,262 Ana Machado Rodriguez
1,179 Richard Millington
1,260 David De Anda
1,260 Scott Pfeifer
1,258 Brisamar Giles
1,258 April Taylor
1,253 Patrick Stenglein
1,252 Cathleen Hairston
1,252 Yngrid Seijas Garboza
1,248 Brandy Cummings
1,247 Megan Collins
1,245 Peter Kaplanis
1,244 Isaiiah Castro
1,241 Andrea Dorta
1,240 Fabian Wilson
1,239 Jaime Izquierdo Granda
1,236 Donald Gerstner
1,235 Jamell Ramsay
1,231 Sam Truelove
1,231 Jordan Hamrick
1,230 Harrison Reed
1,230 Lawrence Smith
1,230 Samuel Sorrels
1,228 Stephanie Deal
1,227 Jimmie Parsons
1,226 Karin Carrillo
1,226 Joshua Gaskin
1,224 Melinda Skinner
1,221 Godwill Barungi
1,221 Jabari Thompson
1,221 Jose Mejia
1,218 Maurcellous King
1,218 Jarrett Giannotti
1,217 Candace Williams
1,216 Maxwellany Rosalves
1,211 Crystal Dugger
1,210 Anitsirc Santana Gonzalez
1,209 Akinyemi Akinseye
1,205 Matthew Lehman
1,204 Anthony Ivan
1,204 Skyler Hickman
1,199 Jordn Graham
1,198 Carlos Thompson
1,196 Oscar Alvarez
1,196 Richard Sidoti
1,192 Joseph Juliano
1,190 Aaron Chan
1,188 Stephanie Castillo
1,187 Luis Gonzalez Gonzalez
1,187 Katharine Thorne
1,186 Oriana Rios Mata
1,185 Yolette Mompont
1,185 Timothy Stone
1,184 Joaquin Santos
1,184 Inez Ocasio

\$ 1,184 Melissa Sharp
1,184 Cinthia Perez Tejada
1,182 Chad McLaughlin
1,182 Jessica Paray
1,182 Olivia Moran
1,182 Michael Campbell
1,181 Andrew Chambers
1,181 Michelle Lopez
1,180 Juselemel Villalobos
1,180 Claudia Jacquet
1,179 Benjamin Sulcer
1,179 Scott Whitford
1,178 Omobolanle Balogun
1,178 Ronaldo Leon
1,173 Brandon Farias
1,171 Kameron Adams
1,171 Leland Velazquez
1,168 Nicki Griffiths
1,167 Ryan Schreiber
1,164 Muhammad Amawi
1,163 Mary Munsey
1,162 Darion Fleming
1,162 Sione Maumau
1,158 Sherlock Cordoba Cuellar
1,158 Igor Melcharek
1,156 James Ganci
1,156 Alexandra Berberich
1,155 Jesse Mullens
1,155 Daniel F McCarthy
1,153 Aaron Edelman
1,153 Carter Tillotson
1,153 Camden Johnson-Holder
1,152 Marek Biedrzycki
1,151 Antonio Williams
1,149 Logan Klink
1,148 Maziar Taghdiry
1,147 Sean Hylton
1,147 Ashley Kopchak
1,142 Nevis Caramescalona
1,142 Iriston Nelson
1,139 Lori Gilchrist
1,139 Kevin Duncan
1,139 Jeffrey Mix
1,139 Samuel Mortimore
1,135 Kathryn Fell
1,133 Sean Melaven
1,133 Peter Poulakis
1,132 Francisco Aguilar
1,130 Yliana Poveda
1,128 Jennifer Anthes
1,127 Rovena Lulgjuraj
1,126 Nathan Shamburg
1,124 Gabriella Weisbom
1,124 Timothy Quigley
1,124 Erika Aldana Santana
1,122 Luis Contreras Meza
1,122 Taylora Nathaniel
1,122 Brittany Rhodes
1,119 Tina Nelson
1,119 Bobby Park
1,118 Oriana Malave
1,117 Erimano Msafiri
1,117 Erica Davis
1,115 Arthur Manukian

\$ 1,113 Rodriguez Williams
1,111 Joy Quinones
1,111 Madison Fritz
1,110 Jillian Heaney
1,109 Patrick Keohane
1,108 Chris Tran
1,108 Nathan Mahoney
1,106 Lordd Sheffield
1,103 Betzabeth Salazar
1,102 Imani Banks
1,102 Randy Rojas Duno
1,101 Taylor Phillips
1,100 Vanessa Tedesco
1,100 Sashay Williams
1,099 Yohely Ruiz Medina
1,096 Ryan Vance
1,094 Andres Olavarria
1,092 Jose Manzo
1,092 Nicole Clarkston
1,092 John Torres
1,092 Roberto Silva Lopez
1,091 Jacque Flynn
1,090 Stewart Antunez Carrizo
1,090 Kaeden Vaughns
1,088 Omar Billy
1,088 Dennis Greene
1,087 Danessa Carter
1,086 Calvin Irving
1,086 Daniela Guerrero Garcia
1,086 Brian Herb
1,086 Marcellus Brice
1,084 Francelys Mantilla
1,082 Mia Ricks
1,082 Carolyn George
1,081 Ailyn Montilla
1,080 Veronica Coval
1,079 Robert Stevens
1,077 Kristopher Bour
1,076 Dawn Erceg
1,074 Jesse Rothman
1,073 Elvis Como
1,072 Paul Torman
1,071 Matthew Hunsberger
1,066 Zachery Ealy
1,065 Aliyah Arrington
1,064 Maria Domaracki
1,063 Brittney Whipps
1,060 Kye-Antonique Blackwell-Peoples
1,060 Melissa Dalby
1,060 Antonio Harris
1,059 Bubba Earnest
1,059 Jacoby Barry
1,058 Kole Hardesty
1,057 Nicole Longey
1,057 Steven Roberts
1,057 Michaela Ejifugha
1,055 Gamera Fahnbulleh
1,055 Jordan D Jones
1,054 Jacob Lavallie
1,053 Thalia Salinas-Peyuan
1,053 Jordan Viaje
1,049 Jenny Alvarez
1,049 Deanna Castaneda

\$ 1,049 Lu Zhang
1,047 Ravneet Chana
1,046 Trino Barillas Araujo
1,045 Lorena Barriere
1,045 Lauren Henson
1,044 Joseph Kanaan
1,044 Kelli Myers
1,044 Jadanitz Rodriguez
1,044 Aubrey Fish
1,043 Tyler Worstell
1,041 Evan Bright
1,040 Matthew Cole
1,039 Autumn White
1,033 Carmilla Springer
1,033 Matthew Norcup
1,033 Latoya Schmitz
1,032 Kristi Bogart
1,031 Daniel Prinzo
1,030 Greta Wilson
1,030 Isaiiah Kinley
1,030 Ngan Pham
1,030 Aliya Johansen
1,030 Kayla Morris
1,030 Leydi Hernandez Hidalgo
1,029 Shahab Mahdavejad
1,028 Jacob Rosinsky
1,028 Enzo Morlacci
1,026 Stuart Pagan
1,024 Herivelto Pereira

\$ 1,020 Roxana Duarte Castillo
1,020 Caitlin Zarnowicz
1,019 Ebikomboere Igo
1,019 Tichina Haughton
1,017 Michael Witherby
1,015 Katherine Peters-Bell
1,015 Maksym Kulis
1,014 Iris Siles Peralta
1,013 Stephen Cronin
1,013 Connor Meakins
1,012 Joseph Massucci
1,012 Humberto Vivas Soto
1,009 Tyler Ledden
1,009 Kassandra Nepean
1,008 Amy Kain
1,008 Adam Youssef
1,008 Dean Stroud
1,006 Tanner West
1,006 Shawntell Powell
1,005 Iffrah Tahir
1,004 Brandon Underwood
1,004 Laurie Desilva
1,003 Allissa Collins

LEADERSHIP BONUS



Andi Iftiu

\$321,855
AO

Bledar Bane

\$107,922
AO

Mathew Kahwaji

\$86,726
AO

Kolin Delija

\$83,727
AO

Katelyn Ucar

\$82,013
AO

OCTOBER BONUS LEADERS | PAYOUT: \$3,578,044 | QUALIFIERS: 850

<p>\$ 321,855 Andi Iftiu</p> <p>107,922 Bledar Bane</p> <p>86,726 Mathew Kahwaji</p> <p>83,727 Kolin Delija</p> <p>82,013 Katelyn Ucar</p> <p>78,065 Mark Dushaj</p> <p>70,106 Joseph Gojcaj</p> <p>69,922 Mark Neilson</p> <p>63,310 Arif Hajro</p> <p>59,003 Alon Barnur</p> <p>54,724 Zackarea Hakim</p> <p>48,988 Mohamed Aljahmi</p> <p>44,128 Carrington Hanna</p> <p>40,723 Carol Fernandez</p> <p>35,514 Panaris Bregu</p> <p>33,030 Jozef Tinaj</p> <p>32,745 Matthew Conrad</p> <p>29,412 Brandon Hughes</p> <p>29,232 Justin Haisha</p> <p>28,426 Ervin Metaj</p> <p>28,300 Ashley Rust</p> <p>28,300 Christian Gojcaj</p> <p>28,091 Jillian Getz</p> <p>26,557 Joseph Tomanovich</p> <p>25,623 Kevin Musai</p> <p>23,732 Taulant Bane</p> <p>22,725 Bobby Gujral</p> <p>22,524 Mario Hajro</p> <p>21,509 Joshua Olin</p> <p>20,449 Dalton Cassavoy</p> <p>20,352 Bruno Nuro</p> <p>20,220 Braydon Cameron</p> <p>18,973 Nick Scordos</p> <p>18,297 Ileana Tineo</p> <p>17,679 Todd Engelson</p> <p>17,663 Melissa Grieb</p> <p>17,561 Jessica Chang</p> <p>17,438 Zach Otto</p> <p>17,411 Taleb Jammoul Hajali</p> <p>17,284 Ryan Stenglein</p> <p>17,034 Eno Iftiu</p> <p>16,934 Vivian Trinh</p> <p>16,597 Sara Vaz</p> <p>16,407 Meaghan Krecsko</p>	<p>\$ 15,912 Tyler McKnight</p> <p>14,304 Spencer Kozej</p> <p>14,134 Carlo Buhay</p> <p>13,958 Arturo Romero</p> <p>13,921 Jhanna Valerio Vivas</p> <p>13,879 Enri Sako</p> <p>13,767 Maria Lagios</p> <p>13,435 Jeffrey Espinal</p> <p>13,307 Montzer Alwatan</p> <p>13,263 Jihad Ottallah</p> <p>12,470 Sabrina Agostini</p> <p>12,162 Justin Adams</p> <p>12,020 Carlos Navas</p> <p>11,950 Caritza Rojas</p> <p>11,899 Melinda-Rae Lyse</p> <p>11,839 Franko Bilbili</p> <p>11,790 Kevin Swiatek</p> <p>11,771 Bruce Viaje</p> <p>11,482 Daniel Pacheco</p> <p>11,479 Michael McKiernan</p> <p>11,411 Adrienne Bragas</p> <p>11,350 Ahmad Aqel</p> <p>11,005 Garrett Amora</p> <p>10,851 Christopher Montoni</p> <p>10,724 Jordan Stelzer</p> <p>10,714 Chris La Fond</p> <p>10,452 Brandon Summerton</p> <p>10,346 Darrell Asbell</p> <p>10,172 Jake Kim</p> <p>10,096 Daniel Perkins</p> <p>10,043 Matthew McDowell</p> <p>10,025 Steven Warner</p> <p>9,805 Steven King</p> <p>9,752 Alejandra Larez Morales</p> <p>9,475 Ian Zollos</p> <p>9,278 Justin Hermann</p> <p>9,166 Jennifer Ragan</p> <p>9,077 Salvatore Sortino</p> <p>8,971 Kevin Gillum</p> <p>8,862 Daniel Prinzo</p> <p>8,753 Kelechi Anele</p> <p>8,654 Nichev Appasamy</p> <p>8,492 Matthew Hunsberger</p> <p>8,161 Gregory Rudolph</p>	<p>\$ 8,143 Erica Lent</p> <p>8,028 Ashkan Khoshmagham</p> <p>8,009 Fernando Coiran</p> <p>7,954 Jonathan Rindt</p> <p>7,951 David Gallagher</p> <p>7,800 Christopher Hintz</p> <p>7,490 Pa Alieu Kasseh</p> <p>7,410 Nikolla Lulgjuraj</p> <p>7,345 Nelson Sucre</p> <p>7,336 Sierra Hartwig</p> <p>7,240 Heriberto Chavez</p> <p>7,174 Alex Cho</p> <p>7,093 Nicholas Opacian</p> <p>7,076 Mauro Capozucca</p> <p>7,037 Andrew Hynan</p> <p>6,951 Alan Sedaghat</p> <p>6,762 Raquel Grays</p> <p>6,756 Blake Higuchi</p> <p>6,692 Maria Bonilla Borrego</p> <p>6,689 Cody Gardner</p> <p>6,651 Morgan Boneberg</p> <p>6,633 Dustin Dunbar</p> <p>6,490 Joseph Crivelli</p> <p>6,403 Bryce Engstrom</p> <p>6,395 Brandon Bennett</p> <p>6,335 Mayerlin Ramirez Davila</p> <p>6,193 Mary Ramirez</p> <p>6,173 Nicole Bolognesi</p> <p>6,134 Katy Rivera</p> <p>6,116 Jonathan Da-Al</p> <p>6,001 Ashlynn Orng</p> <p>5,980 Troy Plummer</p> <p>5,953 Brenna Behan</p> <p>5,949 Tyler Teague</p> <p>5,772 Lauretta Bawo</p> <p>5,719 Emily Klich</p> <p>5,561 Elio Mertiri</p> <p>5,558 Christina Salvatore</p> <p>5,331 Clayton Friday</p> <p>5,268 Nicholas Beyer</p> <p>5,261 Jonni Ng</p> <p>5,250 Ardian Gojcaj</p>	<p>\$ 5,219 Daniela Rangel</p> <p>5,022 Franco Bilotti</p> <p>4,985 Evelyn Leon-Perez</p> <p>4,967 Laurence Moore</p> <p>4,945 Augusto Arango</p> <p>4,688 Ian Pickett</p> <p>4,647 Adrian Bendo</p> <p>4,579 Parveen Lakhani</p> <p>4,571 Joshua McTier</p> <p>4,560 Tanner Duy</p> <p>4,521 Brittmarie Yarian</p> <p>4,482 Jadelene Welty</p> <p>4,465 Michael Maloney</p> <p>4,417 Evan Pinkerton</p> <p>4,413 Andrew Bishop</p> <p>4,393 Aidan Perez</p> <p>4,388 Luis Vidal</p> <p>4,387 Connor Koy</p> <p>4,374 Alek Filtz</p> <p>4,367 Aldo Ramirez Marinelli</p> <p>4,363 Bobby Park</p> <p>4,357 Tina Janti</p> <p>4,283 Astrid Gomez Castrillon</p> <p>4,262 Stella Roznovan</p> <p>4,250 David Carpenter</p> <p>4,230 Zakaria Elgahmi</p> <p>4,223 Damian Woods</p> <p>4,190 Ana Machado Rodriguez</p> <p>4,154 David Wang</p> <p>4,145 Jordan Hamrick</p> <p>4,116 Paul Samra</p> <p>4,112 Rielly Maher</p> <p>4,103 Paul Rumbuc</p> <p>4,101 Austin Macias</p> <p>4,099 Paige Zuzick</p> <p>4,043 Luciano Valero Vidal</p> <p>3,974 Donald Wash</p> <p>3,953 Jesse Doherty</p> <p>3,903 Ed-Maggie Myrthil</p> <p>3,886 Daniel Arzate Roa</p> <p>3,871 Alexander Nachman</p> <p>3,835 Kristi Basho</p> <p>3,828 Hannah Rockensuess</p> <p>3,827 John Curry</p>	<p>\$ 3,770 Tyler Tasa</p> <p>3,765 Chad McLaughlin</p> <p>3,759 Evelyn Leon-Perez</p> <p>3,757 Regina Koonce</p> <p>3,717 Jenny Kim</p> <p>3,682 Jonathan Ballard</p> <p>3,661 Massoud Vaziri</p> <p>3,608 Abigail Luna Rodriguez</p> <p>3,567 Francesca Veltri</p> <p>3,554 Johnny Geroges</p> <p>3,539 Veronica Coval</p> <p>3,536 Clayton Slaughter</p> <p>3,524 Corey Helly</p> <p>3,495 Nicole Sanders</p> <p>3,472 Michael Burningham</p> <p>3,425 Gage Harrington</p> <p>3,397 Daniel Levine</p> <p>3,379 Amanda Urdaneta</p> <p>3,374 Emily Buelow</p> <p>3,372 Jusem Hajali</p> <p>3,352 Joshua Butrey</p> <p>3,351 Ross Ewen</p> <p>3,347 Alexander Gomez</p> <p>3,300 Ashley Applon</p> <p>3,254 Kasali Kotun</p> <p>3,208 Stephanie DesForges</p> <p>3,198 Mark Bernsdorff</p> <p>3,182 Phi Phan</p> <p>3,178 Nathan Frahm</p> <p>3,159 Noe Perez</p> <p>3,158 Arcelia Zizumbo</p> <p>3,135 Brandon Minor</p> <p>3,117 Ahmed Elagrab</p> <p>3,103 Keeland Bryant</p> <p>3,049 Jason Bratin</p> <p>3,034 Mike Paragiou</p> <p>2,998 Nicole Castellanos</p> <p>2,953 Weena Centeno-Wade</p> <p>2,904 Trevor Hawkins</p> <p>2,903 Astrid Ebner</p> <p>2,885 Aliya Johansen</p> <p>2,870 Marie Laine</p> <p>2,850 Jeffery May</p> <p>2,842 Johnathon King</p>	<p>\$ 1,991 Lina Toma</p> <p>1,985 Luis Luna Rodriguez</p> <p>1,980 Michael Ray</p> <p>1,979 William Shealey</p> <p>1,976 Eleisa Carlino Andrea</p> <p>1,969 Eric Caballero</p> <p>1,965 Michele Faul</p> <p>1,937 Shiva Latify</p> <p>1,933 Asiguy Haugabook</p> <p>1,932 Melissa Hayfa</p> <p>1,922 Devon Conway</p> <p>1,908 Michael Denton</p> <p>1,907 Kurt Meaux</p> <p>1,891 Joshua Hosenbold</p> <p>1,875 Mario Lozoya</p> <p>1,872 Mitzi Holmes</p> <p>1,867 Justin Maska</p> <p>1,865 Aaron Piotrowski</p> <p>1,859 Serge Brouillette</p> <p>1,855 Alexandra Berberich</p> <p>1,836 Jesse Weaver</p> <p>1,823 Nicholas Chuma</p> <p>1,822 Al-Shakise Anderson</p> <p>1,803 Selale Booher</p> <p>1,791 Alessandro Succurro</p> <p>1,789 Paola Asaro Avila</p> <p>1,783 Normaned Arocho Pendas</p> <p>1,777 Arthur Simpson</p> <p>1,770 London Burnett</p> <p>1,748 Darez Meriwether</p> <p>1,743 Tyler DuBois</p> <p>1,742 Razan Zarba</p> <p>1,736 Tucker Gregor</p> <p>1,735 Brandon Gamagami</p> <p>1,734 Jesse Johnson</p> <p>1,716 Christina Benson</p> <p>1,691 Kyle VanBibber</p> <p>1,685 Janelle Fischer</p> <p>1,684 Amanda Peterson</p> <p>1,672 Dirk Devries</p> <p>1,669 Kahil Blakely</p> <p>1,663 Santino Ciocca</p> <p>1,653 Solgeis Cardozo Mijares</p> <p>1,646 Alejandro Sanchez Rios</p> <p>1,639 Ashley Johnston</p> <p>1,618 Juneth Zambrano De Grasso</p> <p>1,617 Cesar Romero Vasquez</p> <p>1,606 Aubrey Wolfe</p> <p>1,585 Nicole Wright</p> <p>1,576 Adrain Alfred</p> <p>1,555 Andrew Chambers</p> <p>1,553 John Rings</p> <p>1,553 Kingsley Hansen</p> <p>1,548 Nicholas Geyer</p> <p>1,535 Sabrina Pasqua-Baird</p> <p>1,529 Mark Lahijani</p> <p>1,498 Nabil Atallah</p> <p>1,491 Ryan Martin</p> <p>1,480 Anthony Marsella</p> <p>1,480 Jesse Barker</p> <p>1,468 David Bilotti</p> <p>1,459 Dane Nixon</p> <p>1,442 Amalia Rodriguez De Nava</p> <p>1,437 Jake Gelb</p> <p>1,437 Oriana Malave</p> <p>1,429 Torian Fields</p> <p>1,421 Roxie Soto</p>	<p>\$ 1,419 Crystal Vairetta</p> <p>1,419 Bobby Swzaja</p> <p>1,406 Luay Ghawi</p> <p>1,397 Jeremiah Russin</p> <p>1,396 Christopher Burkholder</p> <p>1,395 Connor O'Donnell</p> <p>1,391 Matthew Hudlin</p> <p>1,376 Patrick Stenglein</p> <p>1,371 Marisa Brockway</p> <p>1,362 William Parmeter</p> <p>1,360 James Sodan</p> <p>1,352 Donald Hollen</p> <p>1,349 Luis Alvarez</p> <p>1,345 Joshua Goodman</p> <p>1,340 Mario Lozoya</p> <p>1,340 Robert Joseph</p> <p>1,338 Peter Gabranski</p> <p>1,337 Maria Lugo Rincon</p> <p>1,335 Sahrooz Hussain</p> <p>1,321 Jennifer Savino</p> <p>1,313 Marisa Willgruber</p> <p>1,308 Shahriar Mohammadi</p> <p>1,307 Slavita Hut</p> <p>1,300 Abigail Ledesma Sanchez</p> <p>1,300 Ariana Jones</p> <p>1,291 Dianka Blash</p> <p>1,286 Sergio Joaquin Haro</p> <p>1,281 Jessica Specht</p> <p>1,280 Oscar Gastelum</p> <p>1,277 Daniel Rock</p> <p>1,275 Robert Jackson</p> <p>1,272 Jason To</p> <p>1,260 Beau Minnick</p> <p>1,253 Christina Babcock</p> <p>1,242 Dulce Paz</p> <p>1,235 Tristian Haynes</p> <p>1,230 Giselle Navarro Zuniga</p> <p>1,229 Ryne Morozowski</p> <p>1,229 Amanda Peterson</p> <p>1,216 Richard Sidoti</p> <p>1,195 Akram Mirahmadi Shalamzari</p> <p>1,187 Mario Borino</p> <p>1,186 Susana Vargas</p> <p>1,185 Timothy Wilson</p> <p>1,170 Andrea Schmitt</p> <p>1,164 Shawntell Powell</p> <p>1,157 Kamal Tayyib</p> <p>1,156 Mitchell McLaughlin</p> <p>1,149 Aaron Patt</p> <p>1,145 Riche Haye</p> <p>1,144 Elijah Scott</p> <p>1,135 Anthony Mazurkewicz</p> <p>1,127 Rubin Chaimov</p> <p>1,122 Joshua Notte</p> <p>1,119 Kade Beck</p> <p>1,119 Kingsley Ibeh</p> <p>1,116 Mgda Figueiredo</p> <p>1,111 Steven Pavel</p> <p>1,101 Michael Cirelli</p> <p>1,100 Alexandria Greer</p> <p>1,094 Roxana Duarte Castillo</p> <p>1,084 Christopher Dark</p> <p>1,078 Jasmine Snell</p> <p>1,057 Ryan Slone</p> <p>1,056 Robin Gonzalez</p> <p>1,032 Kevin Beaver</p> <p>1,029 Lalitha Janardhanan</p>	<p>\$ 1,026 Shamika Levy</p> <p>1,023 Aaron Friedlander</p> <p>1,023 William Flournoy</p> <p>1,016 Rochelle Magpantay</p> <p>1,005 Sierra Kelsey</p> <p>995 Omaira Garces Ramonez</p> <p>987 Karly Williams</p> <p>976 Aften Hamm</p> <p>975 Viktorious Dugan</p> <p>970 Orion Moore</p> <p>962 Kian Frost</p> <p>957 Maryger Guedez</p> <p>956 Patrick Sullivan</p> <p>955 Matthew Ward</p> <p>952 Justin Diaz</p> <p>935 Kelly Schoenherr</p> <p>924 Victoria Perea</p> <p>908 Brian Colarusso</p> <p>907 Timipre Barigha</p> <p>903 Samantha Garcia</p> <p>899 Ali Saad</p> <p>895 Tarrance Hankins</p> <p>892 Edwin Paulsen</p> <p>891 John Tong</p> <p>882 Rea Alwan</p> <p>875 Kenneth Barker</p> <p>875 John Catalano</p> <p>867 Britton Costa</p> <p>862 Jimmy Johnson</p> <p>860 Johnny Ly</p> <p>855 Tennifer Mather</p> <p>850 Jennifer Siregar</p> <p>846 Justin Rydzziel</p> <p>845 Daniel Nava</p> <p>843 Peter Poulakis</p> <p>842 Isaiah McGee</p> <p>842 Tyler Ortiz</p> <p>833 Jessenia Shavliik</p> <p>808 Sharon Wright</p> <p>807 Jordan Mosher</p> <p>792 Marvin Gonzalez</p> <p>791 Tyrus Whitehead</p> <p>788 Woodrow Kincaid</p> <p>780 Martin Correa Avila Robb</p> <p>778 Alifonzo Garcia</p> <p>778 Andrea Schmitt</p> <p>775 Jaden Goldney</p> <p>774 Desmond Martin</p> <p>764 Jacqueline Prieto</p> <p>762 Alejandro Jardon</p> <p>760 Justin Sutton</p> <p>755 Garron Moffett</p> <p>755 John Crespin</p> <p>753 Brian Tanner</p> <p>750 Morgan Lobello</p> <p>750 Zachary Hofreiter</p> <p>744 Robert Underwood</p> <p>742 Michael Schaefer</p> <p>736 Rebecca Patterson</p> <p>734 Doron Freud</p> <p>734 Ashley Clarke</p> <p>729 Lamar Russell</p> <p>729 Sherrie McCarty</p> <p>727 April Ross</p> <p>722 Yarlus Torres</p> <p>721 Firat Ucar</p> <p>721 Jared Robertson</p> <p>712 Timothy Quigley</p>	<p>\$ 693 Monica Lee</p> <p>692 Samuel Marzula</p> <p>691 Ronald Rivera</p> <p>674 Aldry Asencio</p> <p>673 James Marks</p> <p>671 Vania Noriega</p> <p>667 Kurt-James MacMillan</p> <p>666 Vincent Meyer</p> <p>662 Nicholas Gomez</p> <p>662 Chase Miller</p> <p>657 Christopher Jones</p> <p>652 Denis Snyder</p> <p>645 Jillian Hildebrand</p> <p>638 Madison Fritz</p> <p>637 Jared Guglielmino</p> <p>635 Jesus M Parra</p> <p>630 Alexis Pineiro</p> <p>626 Preston Klutz</p> <p>621 Dana Martin Gonzalez</p> <p>621 Marvin Mondragon</p> <p>620 Zachery Nelson</p> <p>613 Emil Gamidov</p> <p>607 Kathleen McArthur</p> <p>605 Jamie Beuschel</p> <p>603 Rex Munsey</p> <p>602 Michael Locke</p> <p>600 Marisone Navor</p> <p>600 Taikendy Trinh</p> <p>596 Caren Deanda</p> <p>591 Yoline Octave</p> <p>590 Ana Gabriela Lechuga</p> <p>589 Caroline Mora</p> <p>587 Jamie Caldwell</p> <p>585 Gabriela Sime</p> <p>584 Mariah Luquin Botello</p> <p>582 Cynthia Vickers</p> <p>577 Arthur Trost</p> <p>577 Jonah Mullins-Wilson</p> <p>574 Victoria Lewis</p> <p>563 Demarcus Oliver</p> <p>558 David Mayfield</p> <p>557 Chandavy Heng</p> <p>556 Alejandra Maldonado</p> <p>553 Ronaldo Leon</p> <p>552 Breyon Williams</p> <p>550 Brody Maughan-Evanson</p> <p>545 Christian Cox</p> <p>545 Austin Sickler</p> <p>542 Tiffany Bertao</p> <p>541 Taurean Flournoy</p> <p>538 Danny Geva</p> <p>533 Ornela Martinaj</p> <p>532 Ian Kouba</p> <p>532 Kaiden Herald</p> <p>527 Andres Liranzo</p> <p>526 Ebou Jatta</p> <p>525 Eric Butt</p> <p>515 Johnny Fuller</p> <p>505 Ashley Campbell</p> <p>501 Luisana Atacho Chirinos</p> <p>500 Mitchell Mickovic</p>
---	---	---	--	--	--	--	--	---

50 RGA LEADERSHIP BONUS

1



Eno Iftiu
\$444,144
AO

2



Mario Hajro
\$242,930
AO

3



Taulant Bane
\$193,265
AO

OCTOBER BONUS LEADERS

PAYOUT: \$2,160,836

QUALIFIERS: 198

\$ 444,144 Eno Iftiu	\$ 8,436 Nicholas Chuma	\$ 4,417 Braydon Cameron	\$ 2,357 Peter Gabranski
242,930 Mario Hajro	7,954 James Marks	4,393 Cisco Perez	2,350 Melissa Sidoti
193,265 Taulant Bane	7,792 Ryan Stenglein	4,346 Brody Maughan-Evanson	2,312 Chase Miller
170,934 Mark Neilson	7,628 Paul Samra	4,283 Hemerson Gonzalez	2,185 Michael McKiernan
100,854 Mark Dushaj	7,473 Jake Yagjian	4,145 Jordan Stelzer	2,116 Spencer Kozej
59,023 Melinda-Rae Lyse	7,441 Gabriela Sime	4,043 Jhanna Valerio Vivas	2,086 Zach Otto
55,574 Jessica Chang	7,336 Beau Minnick	3,929 William Parmeter	2,065 James Fangmann
44,913 Joshua Olin	7,184 Brent Bowling	3,927 Matthew Bogle	1,985 Abigail Luna Rodriguez
28,833 Daniel Pacheco	7,174 Alexander Gomez	3,917 Cody Gardner	1,969 Heriberto Chavez
28,306 Christopher Hintz	7,093 Nathan Frahm	3,886 Stephen Jubrey	1,937 Ashley Rust
28,214 Joseph Tomanovich	7,076 Sabrina Agostini	3,851 Robert Hepler	1,875 Doron Freud
26,615 Joseph Crivelli	6,846 Kamal Tayyib	3,835 Arif Hajro	1,855 Ryan Slone
24,865 David Carpenter	6,778 Corey Helly	3,827 Edward Leon	1,852 James Sodan
22,159 Taleb Jammoul Hajali	6,625 Ashley Clarke	3,682 Daniel Zotter	1,836 Blake Higuchi
22,056 Jorge Caridad	6,600 Steven King	3,627 Jeffrey Espinal	1,834 Johnny Ly
21,751 Jenny Kim	6,447 Michael Cirelli	3,538 Phi Phan	1,819 Tyler Worstell
20,622 Mike Paragiou	6,394 Bruce Viaje	3,300 Mitzi Holmes	1,781 Bobby Park
18,886 Sara Vaz	6,365 Claude Hamilton	3,198 Gregory Rudolph	1,743 Ryan Martin
16,858 Mark Bernsdorff	6,350 Mark Lahijani	3,091 Hasan Ghazal	1,658 Sylvain Kalombo
16,387 Luis Vidal	6,173 Jorge Toribio	3,073 Adrain Alfred	1,646 Alyssa Libby
16,242 Carlo Buhay	6,116 Aaron Friedlander	3,030 Britton Costa	1,607 Morgan Lobello
14,873 Carmen Pena Guedez	6,107 Stephen Bowen	3,008 Alexandra Graham	1,600 Michael Romero
13,871 Patrick Donovan	6,061 Meaghan Krecsko	2,912 Jinelly Carvajal	1,513 Adam Kidikas
13,734 Bobby Gujral	5,911 Michael Gerstein	2,872 Andrew Bishop	1,508 Kelly Schoenherr
12,884 Tahis Quintero Bonilla	5,821 Brandon Minor	2,865 Matthew Ward	1,466 Jadelene Welty
12,613 Todd Engelson	5,566 Sierra Kelsey	2,801 Justin Hermann	1,393 Chris La Fond
12,469 Robert Jackson	5,496 Kingsley Hansen	2,749 Brandon Gamagami	1,366 Nabil Atallah
11,809 Brandon Summerton	5,362 Clayton Slaughter	2,747 Aaron Piotrowski	1,362 Gary Slocum
11,595 Justin Adams	5,022 Beau Cullen	2,713 Matthew Conrad	1,360 Anthony Mazurkewicz
11,482 Astrid Ebner	4,913 Justin Maska	2,543 Joshua Hosenbold	1,288 Jake Gelb
10,851 Ian Zollos	4,892 Stella Roznovan	2,522 Veronica Coval	1,265 Ronald Rivera
10,172 Zackarea Hakim	4,707 Christopher Bungay	2,443 Patrick Knouse	1,235 Venus Grier
9,475 Eric Thompson	4,465 Jonathan Rindt	2,392 Paige Zuzick	1,228 Derek Foore

DIRECTVIP BONUS

OCTOBER BONUS LEADERS

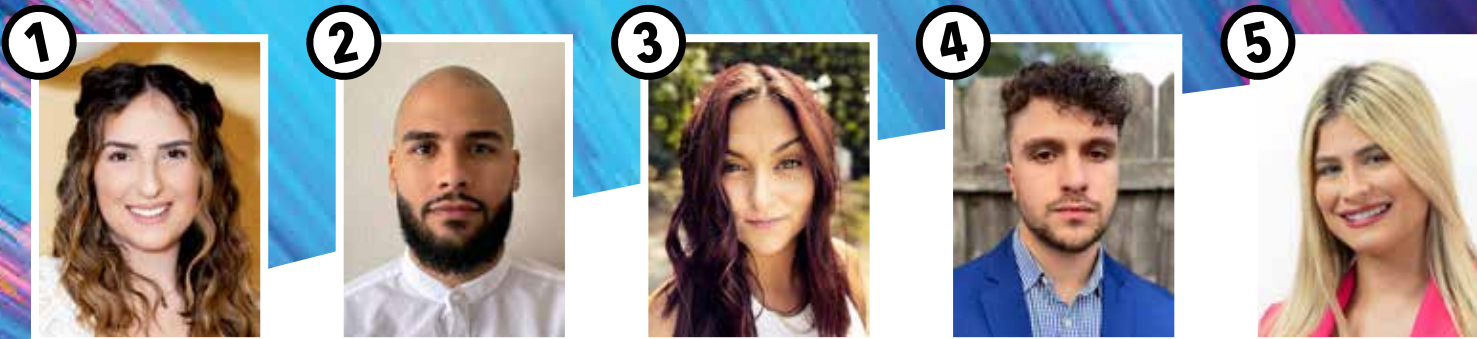
PAYOUT: \$174,750

QUALIFIERS: 369

\$ 2,500 Jordan Hamrick	\$ 1,000 Connor O'Donnell	\$ 750 Robert Underwood	\$ 500 William Heilman
2,000 Oscar Gastelum	1,000 Desmond Parrinello	500 Chilynn Acevedo	500 Allie Henderson
2,000 Mayerlin Ramirez Davila	1,000 Hannah Rockensuess	500 Montzer Alwatan	500 Nathalia Hernandez
2,000 Cesar Romero Vasquez	1,000 Fredda Saade Avendano	500 Ashley Applon	500 Ethan High Swaney
1,750 Carol Fernandez	1,000 Manique Sala	500 Ahmad Aqel	500 Jillian Hildebrand
1,750 Dale Steely	1,000 Miguel Serrano	500 Alon Barnur	500 Nouraddin Hussein
1,500 Pablo Castro Gaulet	1,000 Jordan Stelzer	500 Antonio Bonaiuto Beyloine	500 Kekoa Jacobs
1,500 Jason Kelley	1,000 Endy Suriel	500 Asmery Bracho Bracho	500 Pamela James
1,500 Kasali Kotun	1,000 Jennifer Terife Medina	500 Brooklyn Brooks	500 Tina Janti
1,500 Jovanie Scarlett	1,000 Yarlys Torres	500 Eric Caballero	500 Nicholas Keeley
1,250 Brandon Collazo	1,000 Taj Tumber	500 Wade Campbell	500 Adam Kidikas
1,250 Justin Haisha	1,000 Fation Vrushi	500 Axel Carrasquel	500 Ian Kouba
1,250 Andrea Silva	1,000 Nikolai Zollinger	500 Antonio Chacin	500 Connor Koy
1,250 Vivian Trinh	1,000 Paige Zuzick	500 Rebecca Chacon	500 Spencer Kozej
1,000 Toni-Ann Allen	750 Danny Bodish	500 Andrew Chambers	500 Denzil Latimore
1,000 Kyle Baggett	750 Nicole Bolognesi	500 Rosalind Coates	500 Shamika Levy
1,000 Kelly Betancourt	750 Logan Buckley	500 Roccina Concepcion Lopez	500 Mark Lomonaco
1,000 Jessica Bobe	750 Olimar Cassarino Figueroa	500 Elizabeth Contreras	500 Mariah Luquin Botello
1,000 Makayla Buchanan	750 Christopher Dark	500 Robert Counts	500 Thomas Lytle
1,000 Yuhail Castillo	750 Kevin Dempsey	500 Brenda Deas	500 Alejandra Maldonado
1,000 Ashley Charriere	750 Stephanie DesForges	500 Stephany DeLosh	500 Angel C Marquez
1,000 Heriberto Chavez	750 Sean Dillon	500 Justin Diaz	500 Michael McKiernan
1,000 Jose Flores Paz	750 Dustin Dunbar	500 Larry Faria Rodriguez	500 Matthew Melhorn
1,000 Marc Futterweit	750 Asiguy Haugabook	500 Murilo Farina	500 Orion Moore
1,000 Dylan Garrett	750 Luke Houston	500 Marvin Fernandez	500 Micaiah Morrison
1,000 Jasmine Garrett	750 Anthony Marsella	500 Raveen Franklyn	500 Miles Mustiful
1,000 Anthony Greco	750 David Mayfield	500 Erin Gallagher	500 Logan Mynhier
1,000 Maria Lagios	750 Raheem Nubani	500 Maricela Gerardino	500 Ashley Mysza
1,000 Ana Gabriela Lechuga	750 Dylan Rankin	500 Victor Grasso Zambrano	500 Dane Nixon
1,000 Maria Lugo Rincon	750 Antonio Reyes	500 Virginia Goggles	500 Steven Pavel
1,000 Ana Machado Rodriguez	750 Yasiel Rodriguez Naranjo	500 Victor Grasso Zambrano	500 Carlos Pineda
1,000 Gina Mateer	750 Celia Sandoval	500 Uri Hawkins	500 Evan Pinkerton
1,000 Rafael Mendez	750 Bobby Swzaja	500 Joseph Pizzoferrato	500 Carly Pippin
1,000 Karina Moran	750 Josiah Talton	500 Brandon Hegwood	500 Micah Poplin
1,000 Jordan Mosher	750 Harrison Trager		

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1 Ornela Martinaj \$75,389 AO
2 Damian Woods \$22,334 AO
3 Melissa Grieb \$15,803 AO
4 Hussein Kutkut \$13,079 AO
5 Karina Moran \$11,347 Zaida Ferrer



1 John Orr \$8,952 Albert Serur
2 Spencer Simmons \$6,699 Albert Serur
3 Mitchell Look \$5,649 S-S-Parks-Salvaggi
4 Nicholas Gasparro \$4,787 Sabrina Lloyd
5 Denise Ley \$4,689 S-S-Parks-Salvaggi

OCTOBER BONUS LEADERS

PAYOUT: \$607,196

QUALIFIERS: 568

OCTOBER BONUS LEADERS

PAYOUT: \$119,817

QUALIFIERS: 192

\$ 75,389 Ornela Martinaj	\$ 2,429 Maddy Penuela	\$ 1,594 Kayla Shelton	\$ 1,090 Marcelin Kabala	\$ 818 Humberto Vivas Soto	\$ 643 Fabian Wilson
22,334 Damian Woods	2,336 Panaris Bregu	1,594 Yoline Octave	1,077 Madison Mayoral	818 Marshall Weinberg	641 Eleisa Carlino Andrea
15,803 Melissa Grieb	2,334 Hecy Rivas	1,560 Isaiah Banks	1,069 Tarrance Hankins	817 Antonio Chacin	624 Kaiden Herald
13,079 Hussein Kutkut	2,308 Samantha Dorrough	1,537 Brian Ackley	1,067 Lubraska Iguaro	813 Gavin Kingsley	623 Dane Nixon
11,347 Karina Moran	2,300 Michael Schaefer	1,521 Robert Underwood	1,034 Iris Hinojosa	813 Connor O'Donnell	623 Antonio Bonaiuto
10,606 Garrett Amora	2,285 Luis Lopez	1,499 Santino Ciocca	1,026 Christine LaGambina	812 Christen Cabrera	617 Kevin Dempsey
10,377 Nicholas Keeley	2,260 Rismary Colina Lopez	1,492 Bryon Eddinger	1,012 Erald Tomorri	810 Leonardo Vidoza Perdomo	615 Oriana Romero-Vasquez
8,606 Jennifer Terife Medina	2,237 Rochelle Magpantay	1,488 Nicholas Poborsky	1,012 Dominic Gappy	807 Estefania Alcedo Bolanos	613 Joshua Martinez
7,855 Brooklyn Brooks	2,232 Joanna Grossman	1,484 Chayson Williams	1,011 Ninoska Sanchez	807 Jaimar Saavedra Perez	609 Tecole Smith
7,784 Cole Bramhall	2,229 Stephanie Rosales	1,473 Sarah Walter	1,010 Rose Jones	799 Christopher Jones	601 Rachel Watson
7,651 Meagan Frankel	2,200 Ian Kouba	1,463 Michael Dejesus	991 Asmar Bilal	798 Eliza Klich	601 Jaylind Williams
6,592 Abigail Jones	2,197 Jeremy Bruce	1,436 Silas Merkel	988 Amina Adamou	793 George Ray	589 Jessenia Shavlik
6,470 Damaris Trejo	2,131 Yohely Ruiz Medina	1,430 Reanna Wilding	986 Ruth Westman	787 Patrick Woytek	588 Cara Richard
6,436 Kolin Delija	2,097 Jonathon English	1,410 Aaron Muczynski	980 Crystal Sulzer	782 Danny Bodish	586 Joshua Shoesmith
6,197 Torian Fields	2,097 Montzer Alwatan	1,407 Celia Sandoval	977 Carlos Vasquez	778 Uri Hawkins	584 Cody Helmling
5,186 Paula Martinez Mirto	2,084 Amalia Rodriguez	1,396 Pablo Castro Gault	975 Morgan Nelson	776 Anthony Solano	580 Calvin Dickherber
5,117 Nelson Sucre	De Nava	1,384 Josiah Talton	973 Courtney Garcia	769 Bobby Moore	580 Sarek Osborne
4,652 Rowyn Rivas	2,012 Shaelee Sayers	1,377 Nouraddin Hussein	970 Kevin Beaver	767 Orion Moore	579 Luke Houston
4,637 Frank Romo	1,987 Ahmad Aqel	1,366 Michael Stuver	965 Sergio Joaquin Haro	757 Sasha Oakes	568 Brent Henderson
4,257 Jorge Del Rio	1,980 Macie Kehl	1,340 Dylan Rankin	959 Kelly Benner-Campbell	744 Ricardo Quijada Caldera	568 Melissa Elam
3,971 Fation Vrushhi	1,961 Alejandro Jardon	1,331 Miguel Serrano	954 Licel Ruiz	733 Sean Dillon	564 Mauricio Viamonte
3,927 Brian Harrington	1,960 Endy Suriel	1,324 Gage Harrington	945 Jose Flores Paz	731 Brandi Hambleton	561 Kendall Goslee
3,849 Olimar Cassarino	1,940 Haley Pflieger	1,319 Mary Malek	938 Jasmine Leon	730 Tabitha McDermid	559 Tami Schaer
Figueroa	1,929 Luis Alvarez	1,291 Yolamar Picon Mora	935 Axel Carrasquel	729 Gusmary Cordero	559 Jose Leon Guevara
3,834 Elizabeth Contreras	1,898 Luke Hollingshead	1,289 Rafael Primera	927 Matthew Lewis	728 Arthur Francis	558 Dale Steely
3,748 William Heilman	1,893 Cesar Romero Vasquez	1,246 Brandon Mckandes	920 Angelica Leon	714 Guillermo Diaz	551 Gema Rivas
3,706 Denzil Latimore	1,867 Aaron Edelman	1,231 Andrew Severson	914 Gina Davis	712 Christina Fisher	547 Isaiah McGee
3,638 Marquies Price	1,859 Mia King	1,191 Andrea Mulder	908 Parker Powers	708 Raymond Stephenson	542 Erin Gallagher
3,542 Abigail Ledesma	1,829 Austin Timmons	1,181 Kayla Willingham	896 Marcos Padilla	690 Damian Davis	539 Yngrid Seijas Garboza
Sanchez	1,824 Amanda Radich	1,174 Axyle	895 Willie Greenwood	688 Ali Saad	533 Almينا Jez
3,497 Colten Rice	1,804 Anthony Bolognesi	Reddicks-Schilling	890 Stephanie Hubbard	686 Nelson Erwin Delepiani	529 Alyssa Contreras
3,448 Rafael Marciano	1,792 Jessyka Crum	1,171 Luis Gonzalez Gonzalez	887 Antonio Reyes	686 Georgia Zorbas	527 Taylor Maffessoli
3,296 Kara Roenspies	1,789 Adolfo Guedez Baneza	1,171 Joshua Jenkins	867 Maria Spina	685 Janelle Fischer	522 Emily Klich
3,112 Jared Robertson	1,748 Maria Lugo Rincon	1,153 Roberto Vasquez	857 Lordd Sheffield	684 Marvin Mondragon	522 Nicholas Smith
3,029 Morgan Boneberg	1,742 Sara Lantz	Rodriguez	854 Ashley Charriere	684 Zachary McCormack	520 Jacob Walsh
3,006 Edrick Tercero	1,728 Carver Hartl	1,149 Jeffery May	852 Gage Stevens	682 Alined Moreno Barboza	517 Arthur Trost
2,966 Karen Romero	1,684 Jennifer Exum	1,140 Symphony Picou	848 Luis Hernandez-Gomez	680 Angel Marquez	513 Kareem Taylor
2,944 Brandon Dickchage	1,678 Funmilola Elumade	1,127 Ana Machado Rodriguez	846 Marian Gerges	672 Shelby Hollister	505 Jihad Ottallah
2,920 Julia Hastings	1,670 Arianna Patterson	1,126 Sebastian Frydenberg	844 Ashley Norris	671 Diego Sucre Hernandez	503 Julian Niewiadomski
2,889 Kelly Betancourt	1,644 Thomas Lytle	1,116 Genesis Medina	842 Emily Shimko	652 Carlos Colina	
2,702 Arielle Anderson	1,628 Liliana Valbuena Soto	Mendoza	830 Brian Herb	651 Mario Lozoya	
2,682 Marisa Brockway	1,626 Lisa Dohmen	1,107 Bryce Hargrove	826 Lawrence McMorrow	650 Maria Turino-Perez	
2,658 Yuhail Castillo	1,618 Srinivas Yerraganti	1,096 Sanad Altal	819 Jason Kelley	645 Jaggot Singh	
2,575 James Ganci	1,617 Wilbert Woods	1,092 Harrison Trager	819 Tyler McKnight	644 Ryan Burns	

\$ 8,952 John Orr	\$ 2,166 Zenon Zorij	\$ 1,359 Joseph B Smith	\$ 867 Christina Konstanzer	\$ 600 Kari Johnson
6,699 Spencer Simmons	2,166 Laurekins Pardovani	1,312 Richard Barbour	823 Angel Bannert	596 Ryan Reutenauer
5,649 Mitchell Look	2,097 Dason Phaul	1,254 Peter Kaplanis	811 Joseph Hedborn	595 Faith Jones
4,787 Nicholas Gasparro	1,978 Ellen Tuttle	1,238 Melinda Tolliver	784 Marc Verdejo	579 Thomas Huynh
4,689 Denise Ley	1,827 Rosetta Wilkinson	1,147 Benjamin Newhouse	688 London Burnett	577 Nikki Crosby
4,253 Orby Kelley	1,643 Anna Midowicz	1,138 Djenabou Diallo	669 Ivoni Fuimaono	576 Dorota Rusew
4,028 Joseph Faisant	1,615 Gregory Caldwell	965 Sean Melaven	654 Dyoma Ramirez-Robles	553 Elizabeth Keiderling
3,846 Miguel Hernandez	1,576 Marla Seicean	946 Ariana Jones	650 Megan Brown	543 Dawid Liniewski
3,213 Sami Mogannam	1,467 Diane Carrion	915 Shannon Necessary	620 Loraine Patterson	505 Jacob Walters
2,383 Teresa Rasmussen	1,396 Ranjana Chopra	906 Kayla Kuhn	618 Hal Herman	
2,313 Cody Toth	1,380 Phyo Phyo	900 Scott Dillingham	613 Meakie Grice	

\$11,435,014

WORLD'S GREATEST	LEADERSHIP	RGA LEADERSHIP	SA/GA TRAINING	REINSTATEMENT	DIRECT VIP
\$4,794,371	\$3,578,044	\$2,160,836	\$607,196	\$119,817	\$174,750

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

FOUNDERS CLUB

OCTOBER QUALIFIERS — OUTSTANDING PRODUCERS & PR REPRESENTATIVES



Daniel Paravisini

AO
7 Qualifications
\$903,058 Net ALP
90.5 RET



Ian Pickett

AO
8 Qualifications
\$269,925 Net ALP
88.8 RET



Jesse Fullmer

AO
4 Qualifications
\$204,930 Net ALP
87.0 RET



Nick Scordos

AO
3 Qualifications
\$94,830 Net ALP
92.3 RET



Brock Lampee

AO
10 Qualifications
\$94,530 Net ALP
94.4 RET



Eric Ramirez

Andrew McQuade
1 Qualification
\$94,045 Net ALP
90.7 RET



Massoud Vaziri

AO
4 Qualifications
\$167,748 Net ALP
91.2 RET



Anthony Ruggiero

AO
1 Qualification
\$166,344 Net ALP
89.2 RET



Michael van Delft

Satti-Kanaan-Wheeler
30 Qualifications
\$158,574 Net ALP
88.3 RET



Shane Havel

AO
1 Qualification
\$87,570 Net ALP
89.0 RET



Kasali Kotun

Michael Musso
3 Qualifications
\$79,762 Net ALP
80.4 RET



Mason Duty

S-S-Bendure-Hartwig
1 Qualification
\$71,723 Net ALP
88.6 RET



Pa Alieu Kasseh

AO
1 Qualification
\$143,679 Net ALP
82.6 RET



Liomar Marval

Beto Quintero
1 Qualification
\$123,958 Net ALP
91.0 RET



Ashkan Khoshmagham

AO
5 Qualifications
\$117,567 Net ALP
96.6 RET



Adam Kidikas

Josh West
1 Qualification
\$70,491 Net ALP
95.9 RET



Omaira Garces Ramonez

Quintero-Vidal
3 Qualifications
\$65,366 Net ALP
80.3 RET



Kingsley Hansen

Denis-Michael Catalano
1 Qualification
\$62,130 Net ALP
80.4 RET



Sarah Saleim

AO
5 Qualifications
\$116,134 Net ALP
87.7 RET



Edward DeFurio

Nick Moore
1 Qualification
\$115,149 Net ALP
91.2 RET



Michael Scarborough

Simon Arias
2 Qualifications
\$111,986 Net ALP
85.2 RET



Kurt Evans

Josh West
5 Qualifications
\$60,885 Net ALP
96.4 RET



Celia O'Dell

West Virginia
1 Qualification
9,236 Cards



Travis Daniels

Pennsylvania
1 Qualification
8,438 Cards



Alexandra Longo

Hart-Lewicki
6 Qualifications
\$109,164 Net ALP
88.7 RET



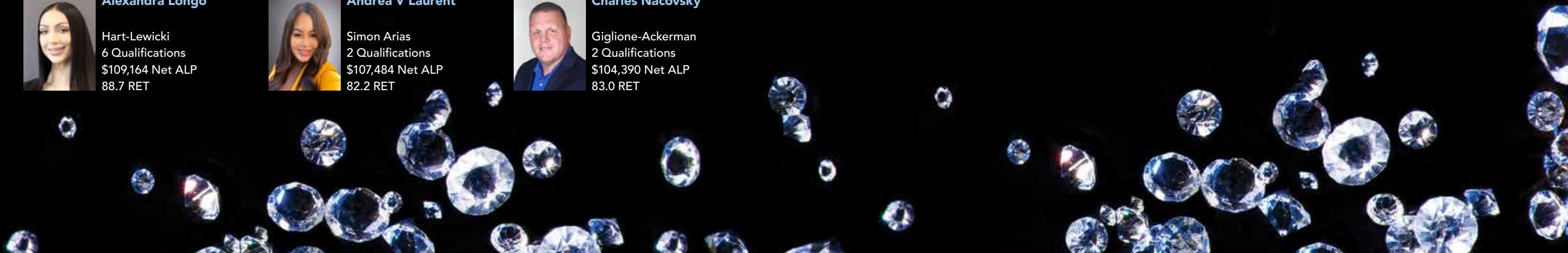
Andrea V Laurent

Simon Arias
2 Qualifications
\$107,484 Net ALP
82.2 RET



Charles Nacovsky

Gigliione-Ackerman
2 Qualifications
\$104,390 Net ALP
83.0 RET



MILLION DOLLAR CLUB

Another champion, another milestone!

Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

\$4M



DANIEL PARAVISINI

AO
Contracted 7/20/19
Qualified 10/31/23
\$4,216,914 Net ALP

TPC

\$2M



Marshall Fernandez

AO
Contracted 3/28/21
Qualified 10/31/23
\$2,132,891 Net ALP

TPC

\$2M



Roger Fredericks

AO
Contracted 6/26/18
Qualified 10/31/23
\$2,036,908 Net ALP



Michael Battaglio

Giglione-Ackerman
Contracted 5/3/17
Qualified 10/31/23
\$1,035,896 Net ALP



Meenakshi Chavis

Andrew McQuade
Contracted 9/5/18
Qualified 10/31/23
\$1,025,233 Net ALP



Constance Tuiteleapaga

AO
Contracted 11/3/13
Qualified 10/31/23
\$1,013,012 Net ALP



Ladan Rahbary

AO
Contracted 4/6/20
Qualified 10/31/23
\$1,012,497 Net ALP



Tiffney Harmouche

S-S-Parks-Salvaggi
Contracted 12/31/13
Qualified 10/31/23
\$1,000,998 Net ALP

SGA Elite VIP Training Award

OCTOBER LEADERS



Theodore Pappas
16% Increase in VIPs



Beto Quintero
23% Increase in VIPs



Jesus Romero
24% Increase in VIPs



Philip Prata
20% Increase in VIPs



Fisher-Hall
3% Increase in VIPs



Phillip Waisman
20% Increase in VIPs



Walter Icaza
31% Increase in VIPs



Steve Friedlander
55% Increase in VIPs



John Young
13% Increase in VIPs



West-Shogar-Moody
24% Increase in VIPs



West-Osili-Moody
80% Increase in VIPs



By top SGA in each category for the highest percentage of increase in total VIPs. The evaluation is tied to increase in VIPs year over year as a percentage of total codes.

NEW SGA



Joshua Jackson | Louisiana

Joshua worked as a restaurant manager and owned a construction business before joining AIL in 2009. He began his career with the Company because of the income potential, the opportunity to advance in his career, and the residual income. Joshua believes one of the many rewarding aspects of his career is helping protect the financial security of families when they need it most. Joshua's journey at AIL has changed his family's life financially, and because he also serves as a professional mentor, it has impacted the lives of his peers as well. Joshua is set to leave a legacy through his persistence and passion for helping others succeed.

DIRECTORS OF THE MONTH



Leaders growing leaders

VP of the Month



Armando Rodriguez

Armando had 91.16% growth over October 2022.

Sales Director of the Month



Angel Martinez

Angel had 172.60% growth over October 2022.

PR Director of the Month



Lacy Martin

Lacy met 133.22% of Objective during October 2023.

A CAUSE FOR CELEBRATION



David Zophin

President
American Income/
National Income Division

As we approach the end of a fantastic year and look ahead to a new one, we once again have so many reasons to celebrate. Another great year in the books, an incredible performance from our field force and our PR team, and numerous working families protected all contributed to a year we can be proud of.

I want to take this opportunity also to celebrate the careers of two outstanding individuals: Fred Hadayia and Susan Fuldauer. As Fred and Susan are both retiring from their exceptional careers with AIL/NIL, I want to thank them for their vital contributions to our Company. Fred was an outstanding SGA and then an integral part of our Home Office team, and Susan has been a fantastic leader as our VP of PR. Both of these individuals were part of the lifeblood of this organization, and they will both be missed by the

numerous individuals they worked with, encouraged, and supported through the years.

As Fred and Susan both transition to a well-deserved retirement, I know that their influence and inspiration will live on. And I want to point out that their work, their dedication, and their abundant success are not only qualities we can all strive to emulate, but proof of our Opportunity Unlimited.

When we look at the outstanding careers of Fred, of Susan, and of the Top Producers featured in this issue of *Spotlight*, I want to emphasize that everyone here has the exact same opportunity. Everyone has the chance to find financial success, career advancement, and a sense of purpose.

What it all comes down to is consistently making the best choices and decisions. Putting needs — your needs, your customers' needs, and your team's needs — before wants. Showing up every day with the right attitude, the right energy, and the right vision. Doing the right thing, even if it's not the easy thing, every time. And most importantly, believing in yourself and in the amazing things you can accomplish.

If you can commit to these standards, your future is most certainly bright.

I think our *You vs. You* theme for the upcoming year is a perfect motivator to get us all where we need to be. If we can make the pledge to work toward becoming the absolute best versions of ourselves, then the opportunity is truly nothing short of unlimited. Our prospects are endless. Our destination is grand.

To Fred and Susan, I thank you and congratulate you on a job not just well done, but spectacularly done. I wish you nothing but the best in the future, and I know you will both continue to make a positive impact on everyone you encounter.

To our Top Producers Council, I applaud you for a fantastic performance and encourage you to keep it up. Keep aiming higher and extending your reach.

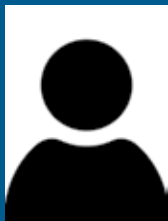
I look forward to another phenomenal year for our Company and for all of you who understand the endless possibilities that are at your door. Don't ever stop working on yourself and striving to reach your full potential, and know that right now is your time to shine. Make sure you make the most of it. 🙌



1200 Wooded Acres Drive | Waco, TX 76710

OCTOBER TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



ROOKIE PRODUCER

BRIAN HARRINGTON
 \$159,038 NET ALP



VETERAN PRODUCER

FIRAT UCAR
 \$541,860 NET ALP



SA

COLE BRAMHALL
 \$117,136 1ST 6 MONTHS



GA

KOLIN DELIJA
 \$271,353 1ST 6 MONTHS



MGA CATEGORY IV

BLEDAR BANE
 279.5% GROWTH



MGA CATEGORY I

ENO IFTIU
 241.9% GROWTH



RGA CATEGORY II

TAHIS QUINTERO BONILLA
 662.7% GROWTH



RGA CATEGORY III

CHRISTOPHER HINTZ
 588.6% GROWTH



PR REP CATEGORY VIII

AARON MATHIS
 6,200 CARDS



SGA CATEGORY III

JESUS ROMERO
 321.7% GROWTH



SGA CATEGORY II

BETO QUINTERO
 226.2% GROWTH